

Shaping adulthood

Relationships, values, and experiences of the
Competent Learners @ 26

Cathy Wylie

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Summary

How do New Zealanders in their mid-20s live? What matters most to them? We have some data from official statistics, media and online surveys, and research on particular issues. This report breaks new ground in providing a fuller picture of the experiences, values, relationships, and resources of young people shaping their adult lives.

These young people are part of the longitudinal Competent Learners study. We first met them when they were in their last few months of early childhood education in the Wellington region. They came from a wide range of social backgrounds, allowing us to see what role these played over time, but they are not a representative group of all New Zealanders—they are mainly Pākehā, and many continued formal education after school. In their mid-20s, they have somewhat higher qualifications and incomes overall than their peers. But they include people without work and people on low incomes—they broadly span the range of situations young people are in. They can give us some insight into the lives of this age group in contemporary Aotearoa New Zealand.

In 2014, 323 of the Competent Learners participants took part in an online survey, 303 a phone interview, and 19 in longer interviews. There are three reports from this phase. This report focuses on their values, use of leisure time, relationships, financial situation, wellbeing, and thoughts about New Zealand and their own future. *Pathways, Labour Market Experiences, and Learning at Work and Beyond at Age 26*¹ focuses on work and learning. *Learning, Working, and Building a Sense of Belonging in Emergent Adulthood*² gives us insights from 19 young people who made their way from school into adulthood in ways that were not as “well lit” as others (Patterson, 2011).

Some key findings

Health, work, and relationships matter a lot for this cohort at age 26. Work goals were most frequent, followed by travel, financial, study, and family.

Most had good friendships where they were listened to, encouraged to do well, and given ideas. School friends remained among their closest friends for 76%, almost twice the proportion of close friends who came from work, through friends or family, shared accommodation, or study after school. Friends were least likely to be made online.

Forty percent now lived with an intimate partner, and another 20% were in a relationship without living together. Twenty-one percent of the women were parents, and 9% of the men.

1 Web link to come

2 Web link to come

Most had good relations with their parents, felt comfortable with them, respected by them, and able to talk with them. Around a fifth lived with their parents.

Leisure time was often spent with friends and family, more in informal activities than formal. Internet use was important or very important for two-thirds, mainly to find things out, bank and buy and sell, and keep up with family and friends. Reading for enjoyment was still frequent for around two-thirds. Those who hadn't enjoyed reading between the ages of 8 and 14 mostly read only sometimes or rarely—as did a third of those who had enjoyed reading over those earlier years.

Three-quarters thought they were doing alright financially or living comfortably. Most had some savings, but most also had debt: only 20% did not owe money on either a student loan or other debt. Student loan debts coloured thinking about further formal learning, moving overseas, or buying property. Sixty percent were paying more than a quarter of their income in rent.

Around two-thirds lived in the Wellington region, where most had lived at age 20. About a fifth were living overseas, half in Australia. All but 16% had been beyond New Zealand, mainly for holidays. Twelve percent thought they would not spend their adult life in New Zealand, mainly because of work opportunities. Another 25% were unsure.

Overall, most reported that they were happy with their lives, and in good health or better. Twenty-four percent had a health problem requiring ongoing care.

The findings in relation to mental health highlight, perhaps more than any of the other findings, that both the participants and the society in which they live have changed over the period of the study. Discussion about mental health has become much more open in recent years, as has the acknowledgement of New Zealand's high suicide rate. Twenty-two percent had sought treatment for a mental health problem over the past year, up from 14% when they were 20. It is not possible to say if this is a function of greater incidence of mental health problems, greater self-awareness, or societal acceptance that mental health is an issue. Nineteen percent had thought about or attempted suicide once or more over the past year, with 2% thinking about it or attempting it quite often or more. This is much the same as at age 20.³

Around a third had experienced bullying or hassling at least once over the year, with a quarter being hassled over their body size or shape. However, fewer said they had felt pressured to do something they didn't want to over the past year than at age 20.

Alcohol and drug use were lower than at age 20; but binge drinking had occurred at least once over the past year for most 26-year-olds, and 45% had smoked marijuana at least once over that time.

Informality characterised a lot of the 26-year-olds' leisure activities, and it also characterised discussion and participation around social issues and politics. Most saw New Zealand as tolerant, and many as fair—but poverty seemed too high, and income differences too large for many. Views were divided about whether people their own age would do as well or better than their parents. They were not optimistic about the world or the environment. But most were optimistic about their own future, and many about their career path.

3 A very useful research-based discussion about youth suicide concludes that it “needs to be seen as the result of a state of *stressed, impaired, or underdeveloped self-control* in which mental health, emotional and brain development, alcohol, sociological, economic, and other factors interact to put some young people at greater risk”. (Gluckman, 2017, p. X).

Were these young people's experiences, resources, and views different given their qualification or income levels, and their gender? While there were some differences related to qualifications and income, it was gender that stood out.

Women placed more value on being with family, having children, being helpful or kind—and feeling good about how they looked. They took part in more music and making visual art. They read more widely. They used the internet more to keep in touch and share photos. They seemed to have closer and more supportive friendships. They were closer to their parents.

Twice as many men than women earned more than \$60,000 a year, and more men felt comfortable financially. Men placed more value on humour and interests beyond work, team sports, and working on mechanical things, and using the internet for gaming. More men than women were drinking, taking drugs, and being pressured to do something they didn't want to do.

1. Introduction

When the Competent Learners study began in 1993, our participants were in their last months of early childhood education. We were funded by the Ministry of Education to follow them into school, to understand how differences in student “outcomes” were related to their earlier educational and family experiences and resources. We thought that “outcomes” related to education should include communication skills, self-management, curiosity, and perseverance as well as the traditional reading, writing, and mathematics. Over the next decade, we were funded to return to the children every 2 years, interviewing them, their parents, and their teachers, and assessing their competencies until they were 16. Most, but not all, were in school at age 16.⁴

By the time we returned when the Competent Learners participants were 20, many had moved on into tertiary study. Most were also employed, often to support their study. Employment for some was in occupations that they saw as providing them with a durable pathway into their future; for some related to their study, but for others it was in work that was available. A few were parents. We could see how their earlier experiences, views, and outcomes were related to what they were now doing and how they felt about life. We could see how some had a relatively smooth pathway, while others did not. We could identify some “indicators of risk” to making a satisfying pathway from school to early adulthood, and how these indicators are not singly determinative, but can compound each other (Wylie & Hodgen, 2011).

We were curious to know what happened next: What did the tertiary qualifications lead to? What role did the student loans many had taken out to get these qualifications play now? With paid work replacing study as a major framework for people’s daily lives, what happened to their values, interests, and relationships? Were they exploring or taking risks less than they had at age 20? What did young adulthood look like in New Zealand today?

Would the high expectations the 20-year-olds had of learning opportunities at work be met? Would they be taking opportunities to learn in their own time as well? What would they look back on and want to change if they could? What advice would they give to their younger self that could be useful to others?

Psychologist Jeffrey Arnett (2000) has characterised the period between 18 and 25 years old in current Western society as “emerging adulthood”, a “distinct period of the life course”, rather than a brief transition from formal education into long-term adult roles. These are “years of profound change and

⁴ Originally, the project was called Competent Children, but as we followed the participants over time, they were no longer children. The project publications can be found at <https://www.nzcer.org.nz/research/competent-children-competent-learners>

importance. During this time, many young people obtain the level of education and training that will provide the foundation for their incomes and occupational achievements for the remainder of their adult work lives ... It is for many people a time of frequent change as various possibilities in love, work, and worldviews are explored.” (p. 469).

Adulthood was described by emerging adults as feeling responsible for themselves and independent rather than by the more traditional markers of the long-term commitments to job, partner, children that most would have embarked on at the same age a few generations back. Yet, as Cuervo and Wyn (2014) found in Australia, a sense of belonging and social relationships also matter.

We were fortunate to be funded for this final phase of the Competent Learners study, so we could return when the participants were 26, in 2014.

Contacting the participants was more complex for this phase, with many changes in the contact details given to us at age 20, when 401 took part.⁵ The online survey was completed by 323, and then 301 of these were interviewed. Nineteen who had followed a not “well lit” path from school (Patterson, 2010) and who had been interviewed at age 20 were interviewed again in more depth.

Fifty-seven percent of the age-26 survey and interview completers were women (at age 20, 52% of the participants were women). Ethnic proportions were similar to those at age 20. Most identified as Pākehā/ European (87%), with 7% identifying as Māori, and 2% each as Pacific or Asian. These are not representative of the New Zealand population, since the Competent Learners study drew its original sample from Wellington region early childhood education services in 1993.

Findings from this age-26 phase are described in three reports from the age-26 phase.

*Pathways, Labour Market Experiences, and Learning at Work and Beyond at Age 26*⁶ shows the “braided river” of different pathways young people took from age 16 to age 26, investigates the role of qualifications in relation to work, and unpacks the continued importance of learning in and out of work.

*Learning, Working, and Building a Sense of Belonging in Emergent Adulthood*⁷ gives us insights into the options and choices made by 19 young people whose path from school to age 20 was less “well lit”.

This report describes what mattered to the young people, how they spent their time, and the changes in their relationships since they were 20. It also shows that gender differences were more evident than differences related to a person’s highest qualification level or current income.

This report starts with describing what mattered most to the 26-year-olds. Relationships are important. Section 3 focuses on relationships: partners, children, friendships, and their birth and wider family. Living arrangements and housing costs follow in Section 4. Section 5 looks at their financial situation. Section 6 shows how they used their leisure time. Section 7 describes the 26-year-olds’ health and wellbeing. Section 8 gives their views of New Zealand and the world. Some key aspects are commented on in the conclusion.

5 The Competent Learners study began with 307 children and full material collected from the children, their parents, and teachers, coupled with ratings of their early childhood education (ECE) service quality, and another 767 children in the “light” survey, for whom we had less material, from their parents and ECE services. At age 8, when it was clearer that the study would continue, we drew some of these 767 children into the full sample to increase its size, giving a total of 523 children.

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7 Web link to come

2.

What is important to 26-year-olds?

To see what was most important to the young people, we asked them about a set of 22 values ranging through aspects of work, ways they related to others, ways they took part in the world, and their health. We also asked them about their goals. Differences related to gender, income, and qualification levels are reported.

Health, relationships, and work matter most

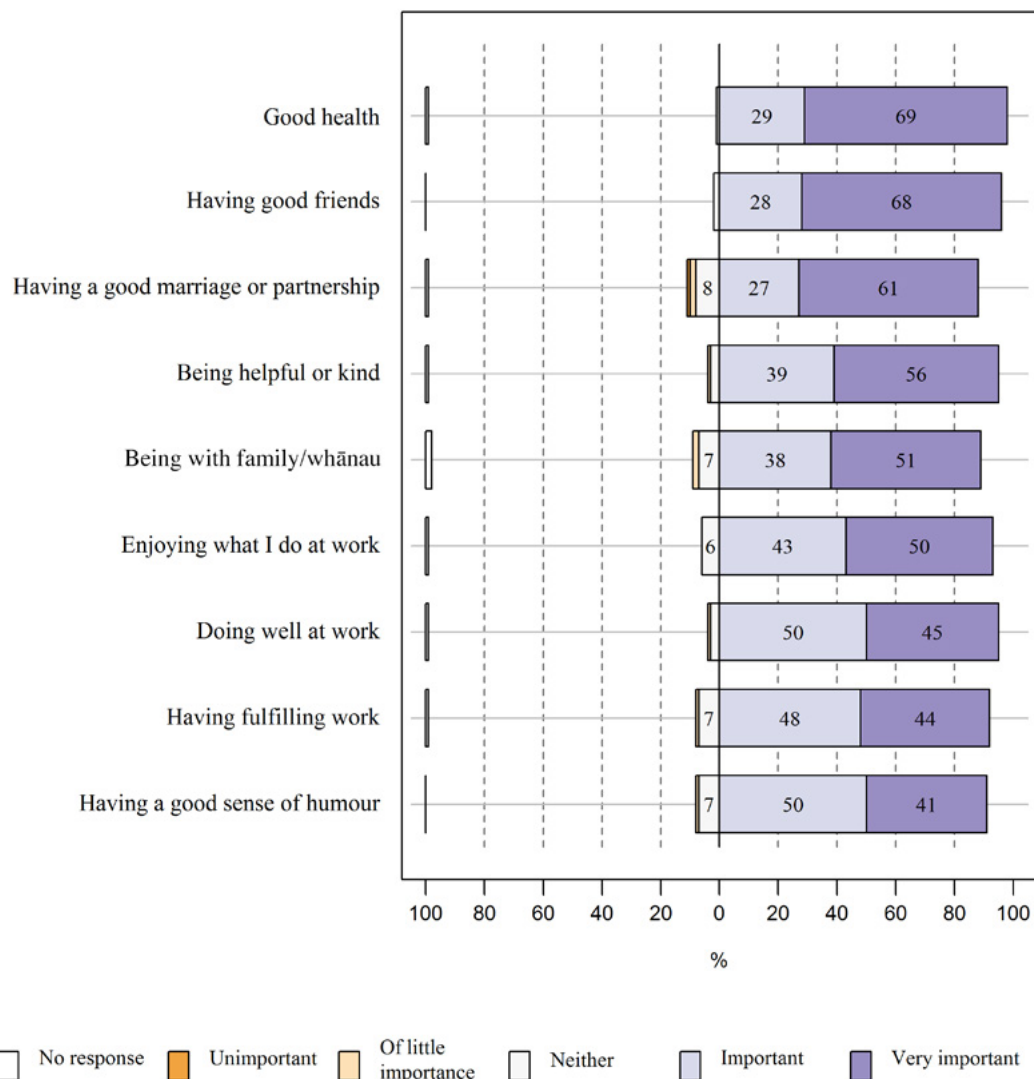
Good health, good relationships, being helpful or kind (part of sustaining relationships), and work were the things that the 26-year-olds thought were most important of the aspects of living that we asked about. Having a good sense of humour was also important.

Figure 1 gives the picture of the things that were rated as very important by more than 40% of the young people.

Most of these items were also ones we had asked at age 20, but with broader wording for the work-related items to include study, since that was the main activity for many of the 20-year-olds. The overall picture of what was important for this group was much the same at age 26 as at age 20.

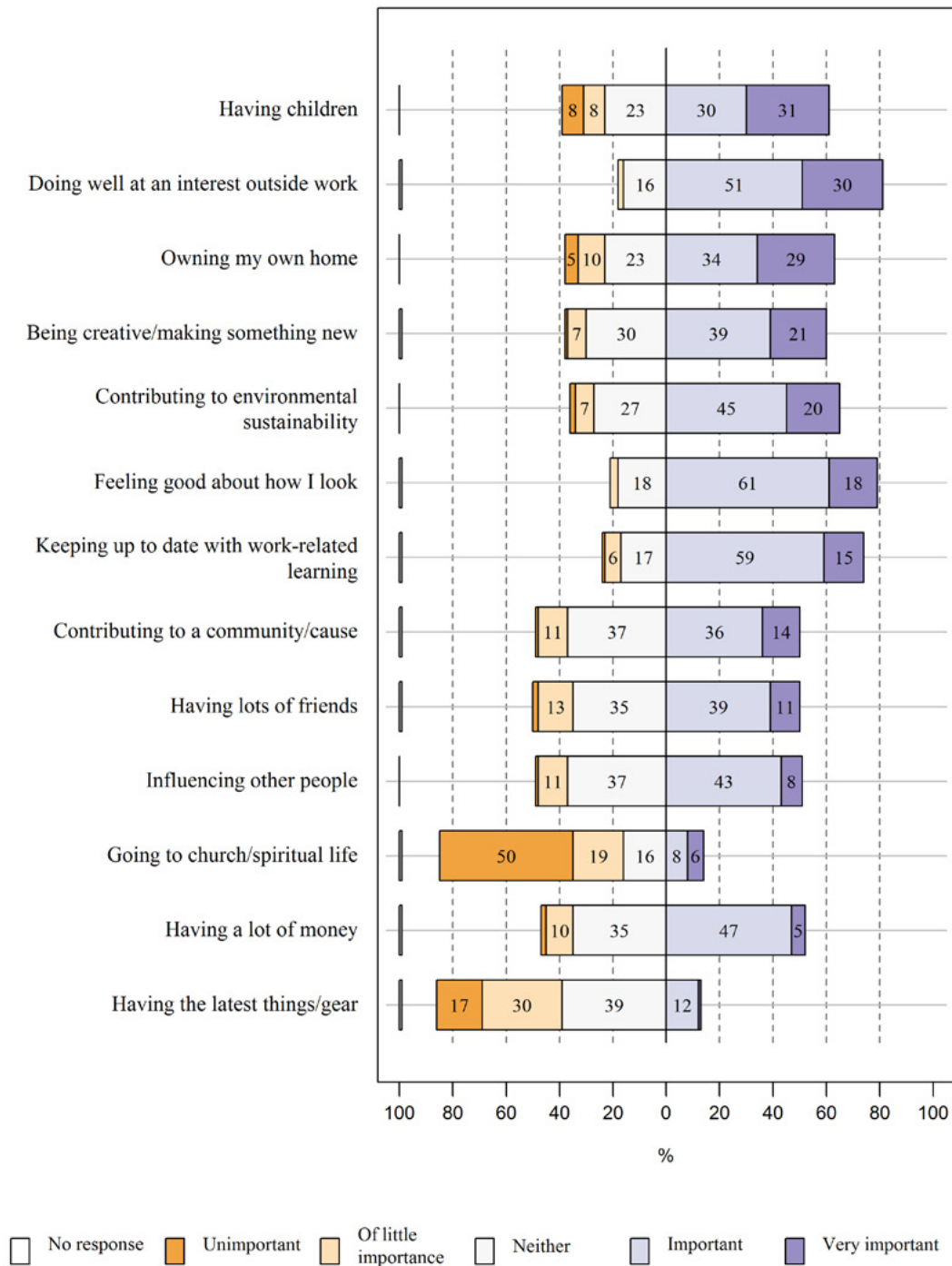
2. What is important to 26-year-olds?

FIGURE 1 Things that mattered most at age 26 ($n = 323$)



Other things were often important too, but for less than 40% of the 26-year-olds. Having children was very important to 31%. Doing well at an interest outside work and owning their own home were also very important to around 30%. While friendships were very important to most of the 26-year-olds, it was not so important to them to have lots of friends. They were slightly less interested than at age 20 in having the latest things or gear. Contributing to a community or cause was of somewhat more interest at age 26 than at age 20. Figure 2 shows the things that were less commonly important.

FIGURE 2 Other things that matter at age 26 (n = 323)



We also asked how often people had taken action about something that concerned them over the past year—which could be personal, or to do with situations they saw others in, or wider issues. All but 14% had acted in response to a concern: 22% quite often or lots of times; 52% sometimes; and 11%, once. This was much the same pattern we saw for this group at age 20.

Differences related to gender

Table 1 shows differences between young women and men in what they regard as very important, that indicate the continuation of some traditional associations between gender and role or meaning. Being helpful or kind, being with family or whānau, having children, and feeling good about how they looked were very important to around twice the proportion of young women than men. Young men placed more importance than young women on doing well at interests outside work, and having a good sense of humour.

TABLE 1 Gender differences in very important values

Very important value	Young women (n = 184) %	Young men (n = 139) %
Being helpful or kind	65	44
Being with family/whānau	64	34
Having children	39	25
Having a good sense of humour	35	50
Owning my own home	32	25
Feeling good about how I look	23	10
Doing well at an interest outside work	21	42

It is interesting also to see gender differences in how the 42% who had some “gap time” between age 20 and age 26 spent that time. While men and women were just as likely to have taken this time out from what they saw as their main journey, young men were more likely to travel (71%, compared with 51% of women), chill out (45%, compared with 16% of women), or do paid work (29%, compared with 16% of women). Young women were more likely to look after family (32%, compared with 2% of men) or do voluntary work (22%, compared with 2% of men).

Differences related to qualifications

What mattered to young people was largely unrelated to their highest qualification level, with some exceptions:

- Being creative or making something new was very important or important for 69% of those with a degree or level 4–6 certificate/diploma, compared with 47% of those with level 1–3 certificates, NCEA, or no qualification.
- Having fulfilling work was most important to those with post-Bachelor’s degree qualifications (62% rated this very important, decreasing in relation to qualification levels to 40% of those with a level 4–6 certificate/diploma, and 23% of those with no qualification).
- Keeping up to date with work-related learning mattered least to those who had no qualification, and to those who had a level 1–3 certificate as their highest qualification (46% and 42% respectively rated this as of little or no importance to them, compared with 22% of others).
- Owning their own home was least important to those with either the highest or lowest qualification levels. Twenty-eight percent of those whose highest qualification was a post-Bachelor’s degree university qualification thought that owning their own home was of little or no importance, as did 31% of those whose highest qualification was a level 1–3 certificate. Only 11% of those with qualifications in between thought home ownership was of little or no importance to them.

- Having children was more important to those without a qualification, or whose highest qualification was NCEA or a level 1–3 certificate (43% of this group thought it very important, compared with 23% of those with a level 4–6 qualification, 26% of those with Bachelor’s degrees or diploma-level equivalents, and 12% of those with post-Bachelor’s degrees).

The links we see here between what is important to someone and their qualification level could reflect a range of things: the work and income situations open to those with different qualification credentials, the interests and confidence that can be gained through ongoing formal learning, or the reasons that led individuals to ongoing formal learning that gave them a credential.

Differences related to income level

Income levels were largely unrelated to what young people valued. The two exceptions were owning their own home (39% of those earning more than \$60,000 a year saw this as very important, compared with 20% of those earning \$30,000 a year or less), perhaps reflecting what seemed achievable given the soaring cost of home ownership; and contributing to environmental sustainability (32% of those earning \$30,000 a year or less saw this as very important, compared with 15% of those earning more than this).

Most have definite goals for the next 3 years

At age 20, 87% of those who took part in the study at age 26 had some definite goals for the next 3 years, and 79% of those with goals had plans to achieve them. At age 26, most thought it was very important (64%) or important (25%) for people their age to have goals, a shift up from age 20 (51% and 35%, respectively). Eighty-one percent had some definite goal(s), and 89% of those with definite goals had plans to achieve them—somewhat higher than at age 20.

Table 2 compares the areas where goals were held at age 20 and age 26. Work has overtaken study as the prime focus for many. Financial and family goals have increased by a large amount, and travel goals to a lesser extent. The proportion of 26-year-olds with lifestyle-related, friendship or partner-related goals was double that at age 20.

TABLE 2 Goals at age 20 and age 26 (for those who have them)

Goal area	Age 20 (<i>n</i> = 249) %	Age 26 (<i>n</i> = 244) %
Work	42	71
Travel	33	42
Financial	14	34
Study	70	30
Family	6	26
Living arrangements	12	15
Lifestyle	5	11
Friends	4	7
Activities outside work or study	10	7
Partner	2	5

Other goals for 26-year-olds included work–life balance (3%), and 1% each mentioned a goal around voluntary work or people other than family, friends, or partner.

Were these broad areas of goals related to what people thought was important to them? Cross-tabulation showed no associations.

Gender, qualifications, and income differences

The only difference in goals related to gender was that more men cited goals to do with lifestyle (18%, compared with 6% of women). Qualification levels were unrelated to goals—either having them, or their nature. However, 26% of those with the highest qualification level, a post-Bachelor’s degree university qualification, were either neutral about the importance of having goals, or thought they were unimportant.

Income levels were not associated with goals other than financial. Ten percent of those with annual incomes less than \$20,000 had financial goals, increasing to 21% of those with annual incomes between \$20,000 and \$30,000, and 41% of those with annual incomes over \$30,000.

3.

Relationships

Family and friends have always been important to most of the Competent Learners cohort. They continued to play significant parts in their lives at age 26. Closest friends often included friends from school. This may have been easier given that many stayed in the same region, or returned to it after study, jobs elsewhere, or travel. What has developed since age 20 is the growth in intimate relationships, and the addition of children.

Growth in intimate relationships

At age 20, 11% were living with a partner. By age 26, many more were living with an intimate partner: 40% in total. Thirty-four percent lived in a de facto relationship, and 6% were married or in a civil union (6%). Another 20% were in a relationship without living together. More men described themselves as in a relationship and living separately (28%, compared with 15% of women), and more women described themselves as single (45%, compared with 31% of men).⁸

Over half those who were married or in a de facto relationship had been with their partner for more than 4 years (56% of this group), and another 17%, for the past 3 years. Thus many of these relationships were formed when people were in their early twenties.

Children have entered the picture for some

Sixteen percent of the 26-year-olds had children: 21% of the women, and 9% of the men. Half of these had one child, 35% had two, 4% had three children, and one person had four children. Four of those with children did not say how many they had.

The median age for the first child was 4 years, with a range from less than a month old, to 10 years old. Most parents had responsibility for their child, with 7% sharing the responsibility with another household member. All but one of the mothers lived with their child or children, but just over half the fathers. Sixty percent of those with a child were married, in a civil union, or de facto relationship.

Half the mothers were in paid work, compared with 85% of other women. Just over half the mothers who worked were in full-time jobs. More mothers described themselves as very happy (56%, compared with 27% of other women).

⁸ In response to this interview question: "What is your relationship status?"

School friendships remain important

Friends made at school were still the main source of friends, and of closest friends at age 26—even more so than at age 20. Table 3 also shows that work was a key source of friendship, as were friends made through family or other friendships. While online activity is common (see Figure 12), it did not make as much contribution to the creation of new relationships as other realms of life where people are spending time together in activities such as work, study, pursuing interests, or living in the same space.

TABLE 3 Friendship sources (*n* = 323)

How friends were met	Friends include %	Closest friends include %
At school ⁹	88	76
At work	82	44
Through friend or family	78	43
Shared accommodation	63	39
Study after school	60	40
Interests outside work	57	27
Online	17	7

Friendships appear to be stabilising. New friends were common: 25% had made a new friend lots of times over the past year, 28% quite often, and 37% sometimes. However, fewer were making new friends a lot of times than at age 20 (40%). Half had also lost one or more friends over the past year. This is less than the 64% who had lost one or more friend at age 20.

The value of informal activity with friends

Spending time in each other's company, talking, and sharing what they watched or did in informal ways characterised most 26-year-olds' friendships, as shown in Table 4.

⁹ At age 20, 60% of the respondents said that their closest friends had come from school.

TABLE 4 Spending time with friends (*n* = 323)

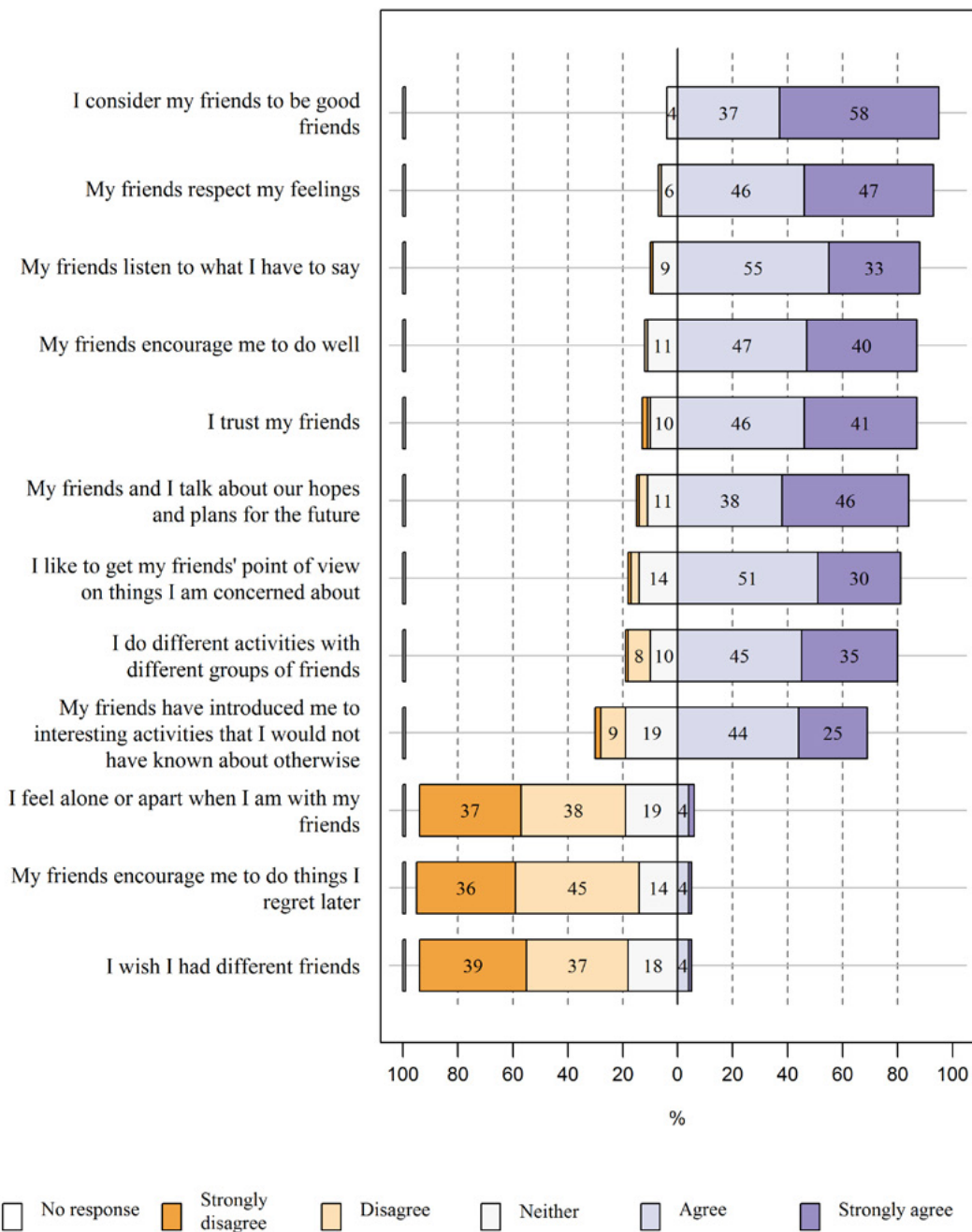
Activity	%
Going out for entertainment (e.g., movies, meals, bands, pubs/bars, parties)	89
Hanging out with no fixed plan	81
Visiting each other / having meals at each other's places	77
Texting / talking over phone / skyping	70
Watching TV / DVDs / online streamed material	58
Physical activity / exercise	48
Holidays	44
Work	38
Hobbies	35
Shopping	34
Organised sports	28
Playing card/board games	26
Playing computer/online games	16
Church/spiritual events	7
Community/volunteer work	7
Take part in music / drama / dance performances	5

Friendships provide support and offer possibilities

Most of the 26-year-olds had good friendships, where they were listened to, encouraged to do well, and given ideas. Friends were also the path to new activities of interest for many, and most did some different things with different friends. Figure 3 has the details. The patterns here are much the same as they were at age 20.

3. Relationships

FIGURE 3 26-year-olds' views of their friendships (n = 323)



Gender differences

Table 5 shows gender differences in six of the 16 activities we asked about. Women were more likely to spend unorganised time with each other, or shop. Men spent more time doing things with their friends in structured activities and hobbies.

TABLE 5 Activities with friends—gender differences

Activity	Young women (<i>n</i> = 184) %	Young men (<i>n</i> = 139) %
Visit them at home	86	65
Text/phone/skype	81	55
Shopping	54	8
Hobbies	27	47
Organised sport	14	46
Play computer games	3	34

Young men and women alike associated their friendships with trust, and did not on the whole want different friends. They had similar experiences of their friends introducing them to activities they would not have known about—expanding their world—but young women seemed to have closer and more supportive friendships, as shown in Table 6.

TABLE 6 Friendships and gender differences

View of friends—strongly agree	Young women (<i>n</i> = 184) %	Young men (<i>n</i> = 139) %
I consider my friends to be good friends	64	50
My friends and I talk about our hopes and plans for the future	57	32
My friends respect my feelings	55	36
My friends encourage me to do well	51	25
My friends listen to what I have to say	42	22
I like to get my friends' point of view on things I am concerned about	36	22
My friends encourage me to do things I regret later	10	30

Young women and men were similar in how they had met their friends, with the exception that more young men had met friends through interests outside work (67%, compared with 50% of young women); recall that doing well at an interest outside work was more important to young men than young women. However, there was no gender differences in how they had met their closest friends.

Qualification differences

The few young people without qualifications were more likely than others to go to church with their friends, and less likely to go out or watch TV with them. Not surprisingly, they were least likely to have friends they had met while studying (though a quarter had), and they counted these among their closest friends.

Income differences

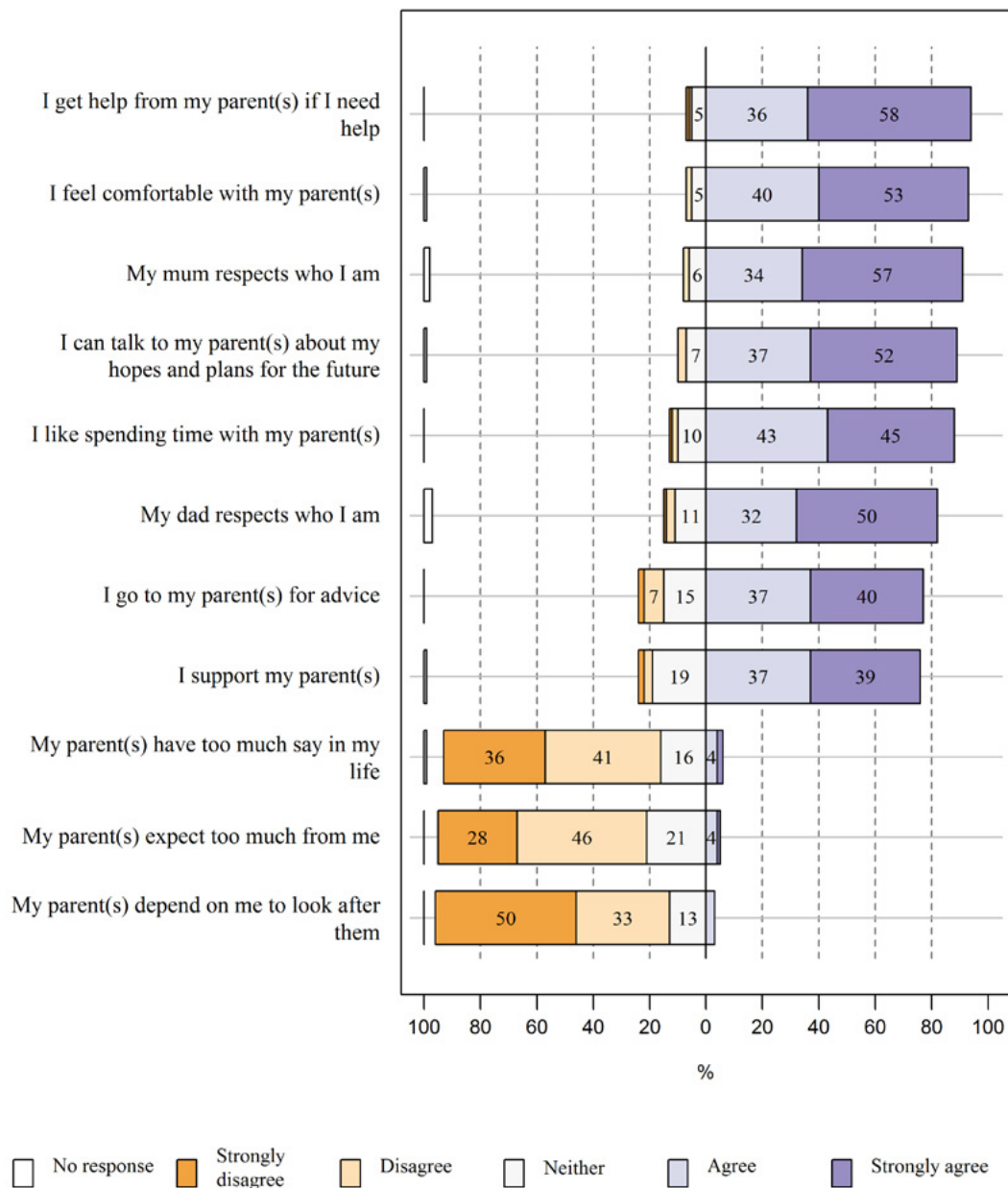
Holidays with friends were linked to income, with those earning up to \$30,000 a year reporting this less than others (31%, compared with 51% of those earning more).

Sources of friends showed two income related differences: more of those who earned \$20,000 a year or less reported meeting them during post-school formal study (84%, compared with 56% of others), and 73% said some of their closest friends came from this source. Work was less a source of friends for those earning \$30,000 or less (68%, compared with 89% of those earning more). However, close friends were just as likely to have come from work for those with low incomes as high.

Relationships with parents are largely comfortable

At age 20, just under 60% lived with their birth families. By 26, only 19% did so. Most of the cohort at age 26 had good relations with their parents—they were comfortable with them, felt respected by them, and could talk with them. Figure 4 shows that about half strongly agreed with the items we asked. Only a few indicated problematic relations, though between 13% and 21% gave neutral answers in relation to parental expectations and whether they would seek advice from their parents. The overall picture is much the same as it was when they were 20.

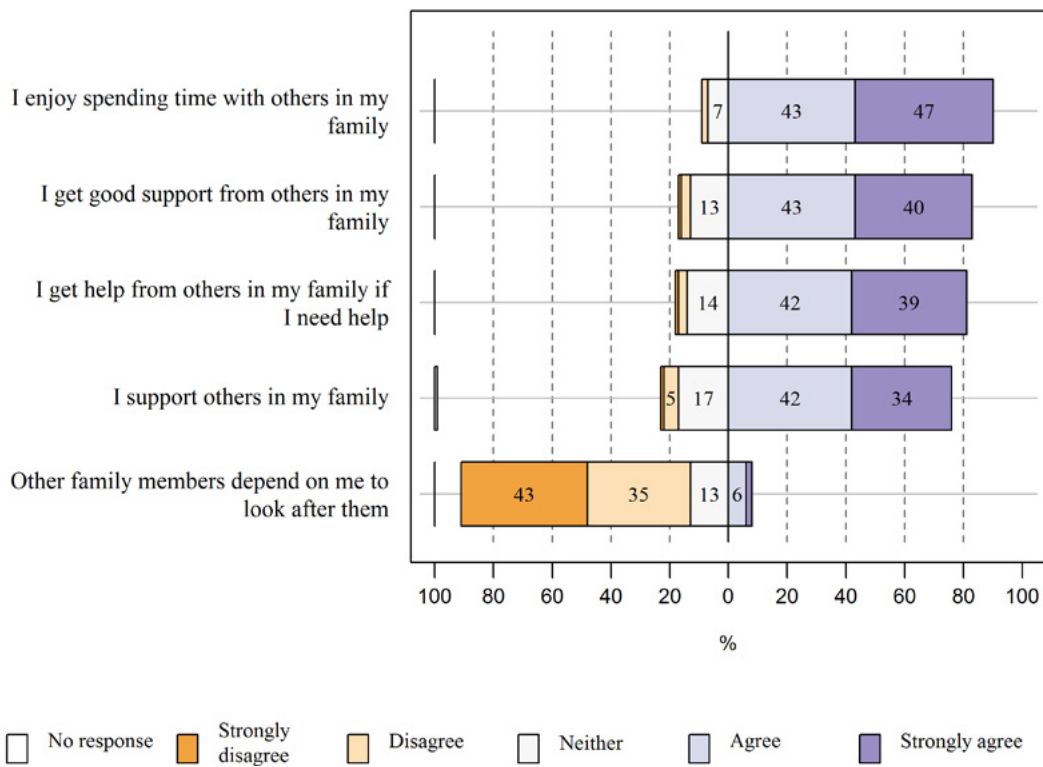
FIGURE 4 26-year-olds' relationships with their parents (n = 323)



Relations with others in the family or whānau are generally supportive

Most of the 26-year-olds also had good relations with other family members. Figure 5 shows that they felt supported, and themselves gave support, to a slightly lesser extent. Most enjoyed spending time with other family members. A few had family reliant on them to support them.

FIGURE 5 Relations with family or whānau ($n = 323$)



Gender differences

Young men and women were equally likely to feel respected by their parents, but Table 7 shows that more young women were closer to their parents. This fits with young women's somewhat stronger interest in family, and emphasis on communication in their friendships also.

TABLE 7 Relationships with parents and gender differences

Strongly agree	Young women (n = 184) %	Young men (n = 139) %
I get help from my parent(s) if I need help	66	48
I feel comfortable with my parent(s)	61	42
I can talk to my parent(s) about my hopes and plans for the future	58	44
I like spending time with my parent(s)	55	31
I go to my parents for advice	45	33

A similar pattern comes through when we look at relationships with others in the family. Table 8 shows that young women were more likely to enjoy their company, and feel supported by them.

TABLE 8 Relationships with others in the family or whānau and gender differences

Strongly agree	Young women (n = 184) %	Young men (n = 139) %
I enjoy spending time with others in my family	57	35
I get good support from others in my family	46	32
I get help from others in my family if I need help	46	30

Qualification differences

Only one difference related to qualification levels was evident. Just under half the young people who had no qualifications said their parents depended on them to look after them (compared with 4% overall), and just under half also had other family members dependent on them (8%).

Income differences

Just one aspect of relationships with parents showed an association with income. Fewer of the highest income earners (over \$60,000) strongly agreed that they felt comfortable with their parents (36%, compared with 57% of others).

4.

Living arrangements and housing costs

It was interesting to see how many of the Competent Learners cohort were living in the Wellington region when we interviewed them at age 26. Most were renting, and most satisfied with their accommodation. Accommodation costs when we interviewed them in 2014 were taking more than a quarter of their income for just over half. While that seems substantial, I suspect that the picture of costs and satisfaction would look worse for many now, after the Wellington housing market has become tighter and more expensive.

Many came back to or remained in the Wellington region

Around two-thirds of the cohort lived in the Wellington region, where around 80% had been living when they were 20, and where many had undertaken post-school study.

Around a fifth of the young people ($n = 67$) were living overseas when we interviewed them. Half were in Australia ($n = 33$), a quarter in the UK ($n = 17$), and the rest in Europe, North America, Asia, South America, or travelling between countries.

They mostly lived in urban areas: 19% in the inner city, 39% in inner suburbs, and 26% in outer suburbs. A few lived in rural areas (4%), small towns (5%), or a provincial city (4%).

All but 5% lived with other people: most commonly flatmates or their partner, and sometimes with both their partner and flatmates. Twenty-one percent lived with friends, 19% with parents, 17% with other relatives or whānau. Fourteen percent lived with their own children, and 2% mentioned others' children. Most (70%) had argued or fought with another household member at least once over the past year.

Few were in their own home (11%, all with a mortgage). The rest were renting, or living with parents, and 3% had accommodation with their job.

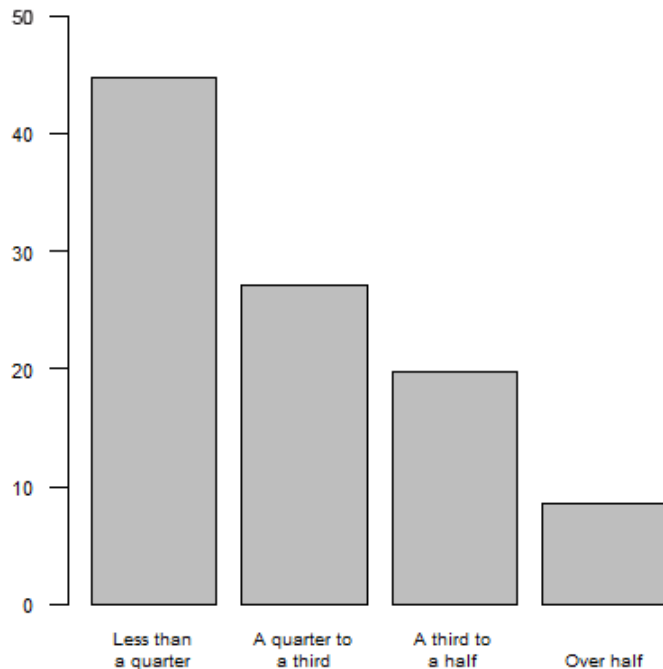
Most were satisfied with their present accommodation: 43% were very satisfied, and 38% satisfied. Dissatisfaction was highest among those with the least income.

More of those with children were in their own home (17%, compared with 10% of those without children), and they were paying a higher proportion of their after-tax income on housing (45% paid a third or more of their after-tax income, compared with 26% of those without children). Their satisfaction with their housing was similar to those without children.

Housing costs took more than a quarter of their income for many

Figure 6 shows that around 60% were paying more than a quarter of their after-tax income for housing.

FIGURE 6 Proportion of after-tax income spent on housing



Not surprisingly, more of the low earners were paying more than a third of their income for housing: 55% of those earning up to \$30,000 a year, compared with 6% of those earning at least \$60,000 a year.

Housing costs for around half of the married or de facto couples were being met equally by both partners. In other couples, one partner was paying more than half.

5.

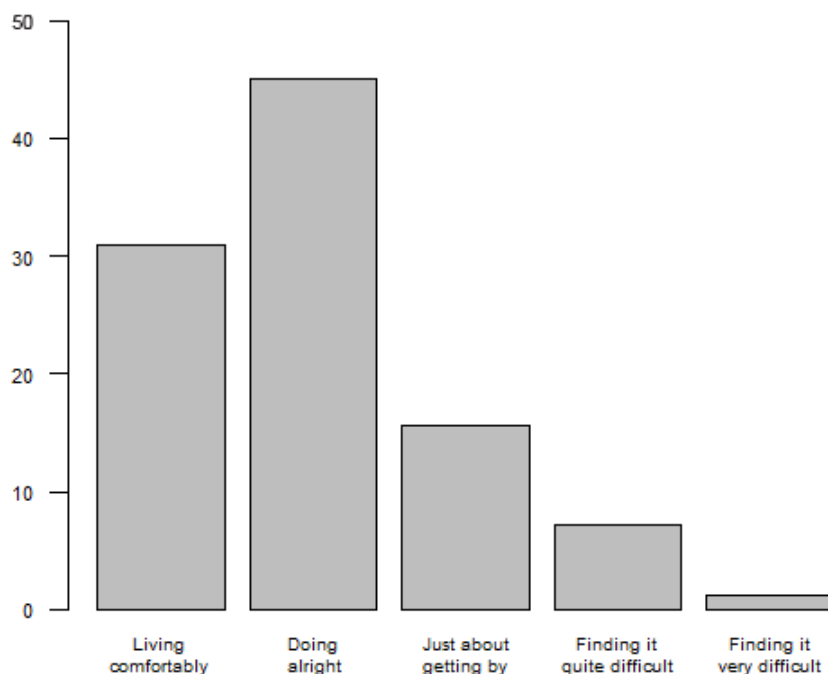
Financial situation

We wanted to get a broad picture of how this group of 26-year-olds were faring financially, including their income levels, savings, and debt, particularly student loans.

Most felt they were doing alright financially

Three-quarters said they were doing alright financially, or were living comfortably, as shown in Figure 7.

FIGURE 7 Financial health ($n = 323$)



Pre-tax annual income for the 2013–14 tax year for the 26-year-olds ranged from zero (2%) to over \$100,000 (2%), as shown in Table 9.¹⁰ Over half the 26-year-olds had pre-tax incomes of \$40,000 or more. This was somewhat more than the national 2013 Census figure for the age group 25–30. This may be because this group has somewhat higher qualifications as a whole, and we found that most of those without qualifications earned less than \$40,000 a year. Possibly also the higher income level for this group reflects higher incomes earned by those working overseas.

TABLE 9 Pre-tax annual income 2013–14 tax year (*n* = 309)

Pre-tax annual income	%
\$20,000 or less	17
\$20,001–\$30,000	11
\$30,001–\$40,000	18
\$40,001–\$60,000	31
\$60,001+	19

Most were able to save—but also carried debt

Most of the 26-year-olds were not living day-to-day: 84% had some savings, most often in the form of a bank account they tried not to use (70%) and KiwiSaver (69%). They were saving in every income bracket, ranging from 75% of those with annual incomes of \$20,000 or less, to 95% of those with annual incomes of \$60,000 or more, who were most able to save regularly (79% did so).

Twenty-nine percent were saving short term for a particular item. Money had also gone into term deposits for 14%, and a retirement fund for 6%. Just over half saved on a regular basis (56%). Eleven percent said they saved only when they needed to, and 15% said that they did not have enough money to save.

Sixteen percent said they found it hard to control their spending in order to save. Having difficulty controlling spending was not related to the amount of money they earned.

Debt was also common: only 20% did not owe money on either student loans or other debt, 45% owed money other than on a student loan (for example, on a credit card or overdraft), and 26% owed money on both a student loan and other debt.

How did the 26-year-olds feel about the amount of money they owed other than their student loan? Views were divided, with 42% of those who owed money comfortable about the money they owed, 16% neutral, and 37% uncomfortable with how much they owed.

When we asked the young people to rate how well they were managing financially, only 35% of those who had debt said they were living comfortably, compared with 63% of those with no debts. However, the same pattern did not show when we looked at having a student loan: those with one were just as likely to say they were living comfortably as those without one.

¹⁰ Information on incomes is from 309 of the young people. Five did not answer this question, and nine ticked the option “I’d rather not say”.

Just over half owed money on student loans

Seventy-three percent of the 26-year-olds had had or currently had a student loan, ranging from 39% of those who had no qualification, to 90% of those with a post-Bachelor's degree qualification.

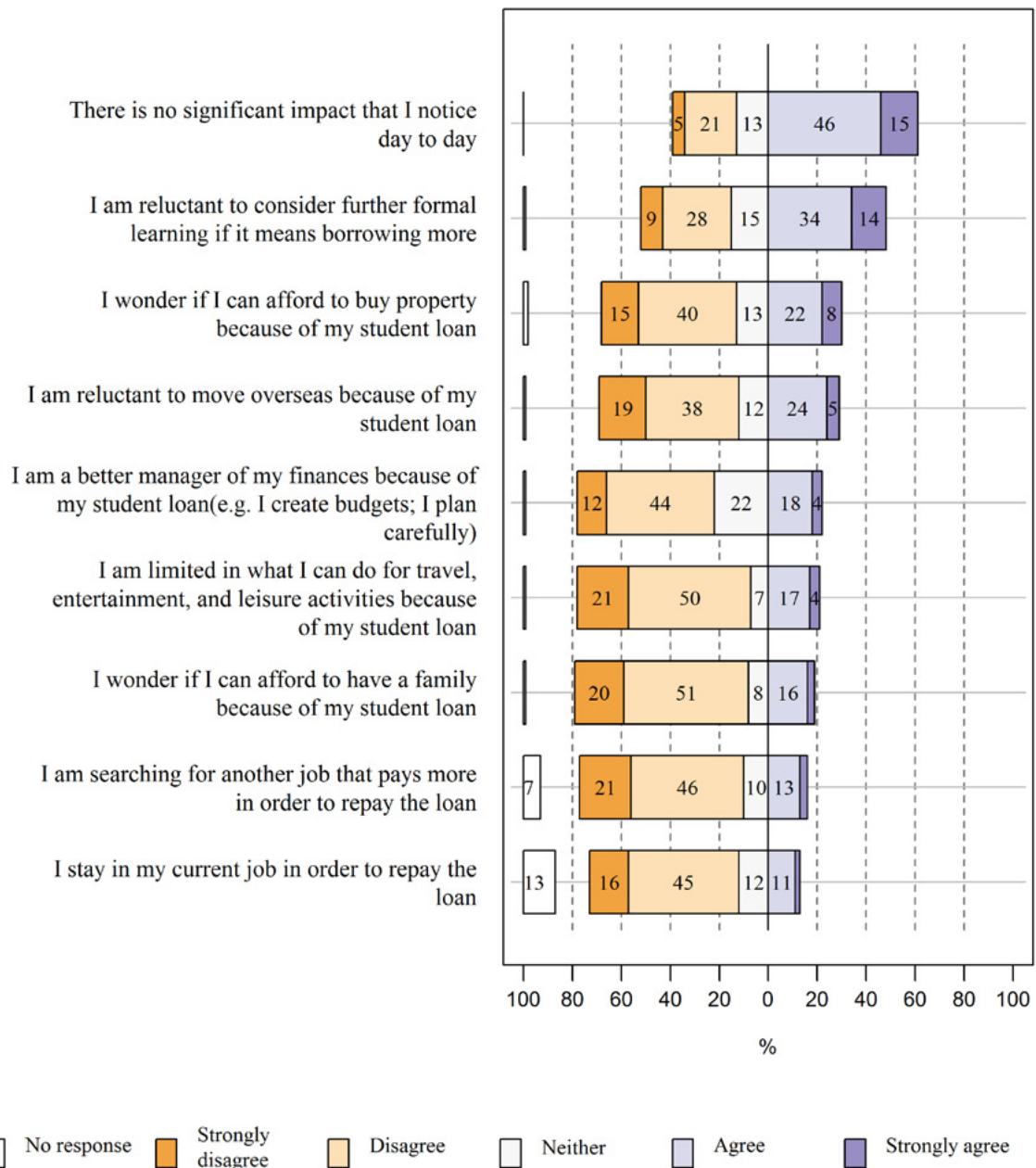
Fifty-eight percent owed money on their student loan, ranging from 89% of those with annual incomes of less than \$20,000, to 67% of those with annual incomes of over \$60,000. Close to half owed \$20,000 or less, 36% owed between \$20,000 and \$40,000, and 21% owed more than \$40,000. Young people on low incomes were just as likely as those on high incomes to owe \$30,000 or more.

On the whole, the young people were pretty sanguine about their student loans (Figure 8). But owing this money did have a negative impact on their thinking about any further formal learning (close to half of the young people), moving overseas (close to a third), buying property (close to a third), having a family (around a fifth), and leisure activities (around a fifth of the young people). So student loan debt does have an impact on openness to further formal learning, with implications for work and career options.

Interestingly, it was only in relation to property ownership that the larger the amount owed, the more likely it was that young people saw that the loan might have an impact (24% of those who owed up to \$10,000 wondered about this, rising to 55% of those who owed more than \$50,000).

Also of interest is that most did not think that having their student loan had helped them manage their finances better.

FIGURE 8 Impacts of owing money on a student loan (n = 174)



Gender differences

More young men earned \$60,000 a year or more (27%), compared with 15% of the young women who were not mothers, and 6% of those who were mothers. Thirty-nine percent of the young men felt comfortable financially, compared with 28% of the young women who were not mothers, and 8% who were mothers.

Wondering if they could afford to buy property because of their student loan occurred somewhat more for young women (34%) than young men (25%).

While similar proportions of mothers and other women owed money on student loans, mothers were more likely to also have other debt (64%, compared with 44% of other women).

Qualification differences

Only 8% of the young people without a qualification said they were living comfortably, compared with 31% overall. A few of this group still owed money on a student loan, and 46% had no money saved. However, this small group without qualifications spanned the income range, with 15% earning more than \$60,000.

The higher the qualification level, the less other debt existed: 81% of those with a level 1–3 certificate had debt other than their student loan, falling to 26% of those with a post-Bachelor's qualification. This may simply indicate longer access to student loans.

Income differences

Few young people earning \$40,000 or less a year felt they were in a comfortable financial position (11%, compared with 39% of those earning \$40,001–\$60,000, and 68% of those earning \$60,001 or more a year).

Not surprisingly, having savings increased with income, from 75% of those on the lowest incomes, to 95% of those in the highest incomes. The latter group had more young people with retirement savings (14%). Saving on a regular basis rose from 41% of those on the lowest incomes, to 79% of those on the highest incomes.

Money owed on student loans was also linked to current income levels: 80% of those with the lowest income owed money on a student loan, decreasing to 47% of those with the highest income.

6.

The use of leisure time

The Competent Learners study focus on learning has always included an interest in how children, then young people, spend their leisure time. Since reading is often both a route to accessing knowledge and skills as well as expanding one's world, we have also asked questions about reading in each phase of the study. The world became increasingly digital as the Competent Learners cohort grew up, so we have included questions about digital use. This section describes the main things the 26-year-olds did in their own time, whether they enjoyed reading and what they read, and how they used the internet.

Leisure time is mostly used in informal pursuits

Exercise and music that were in their own control, eating and drinking out, and exercise with others were the most frequent activities among the Competent Learners cohort at age 26, shown in Figure 9.

FIGURE 9 Most frequent leisure activities ($n = 323$)

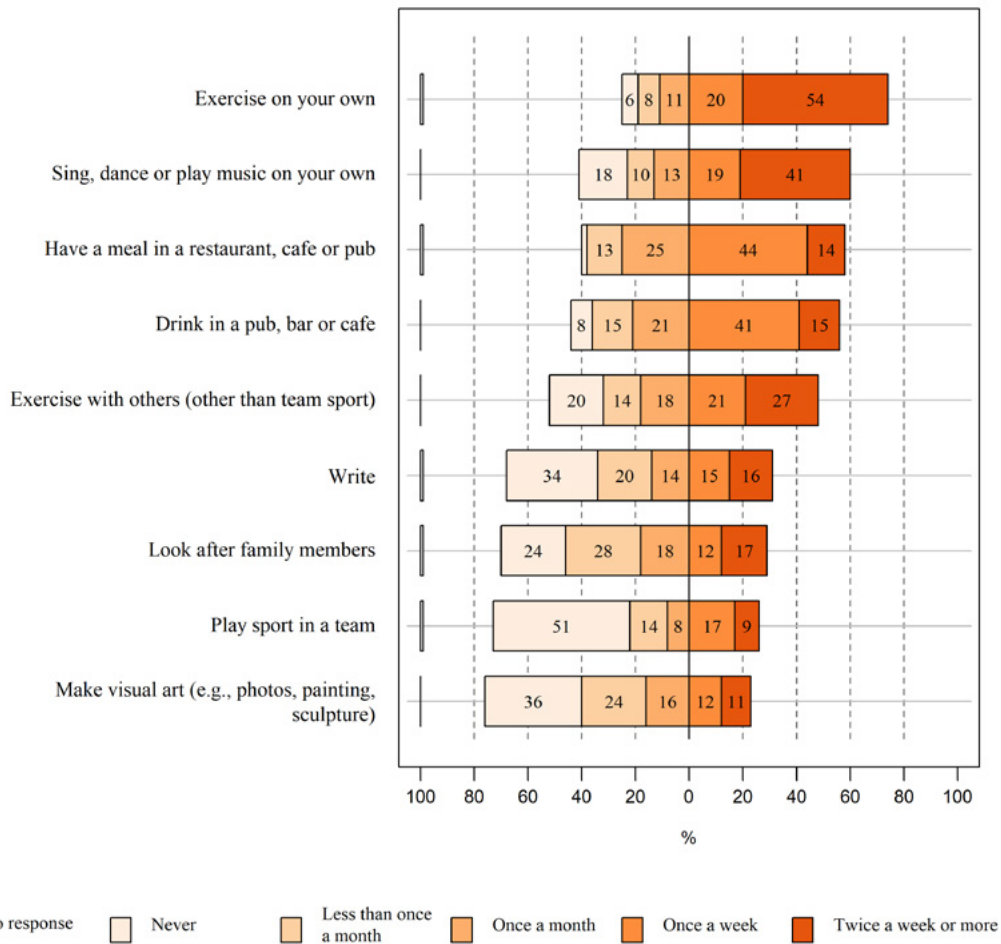
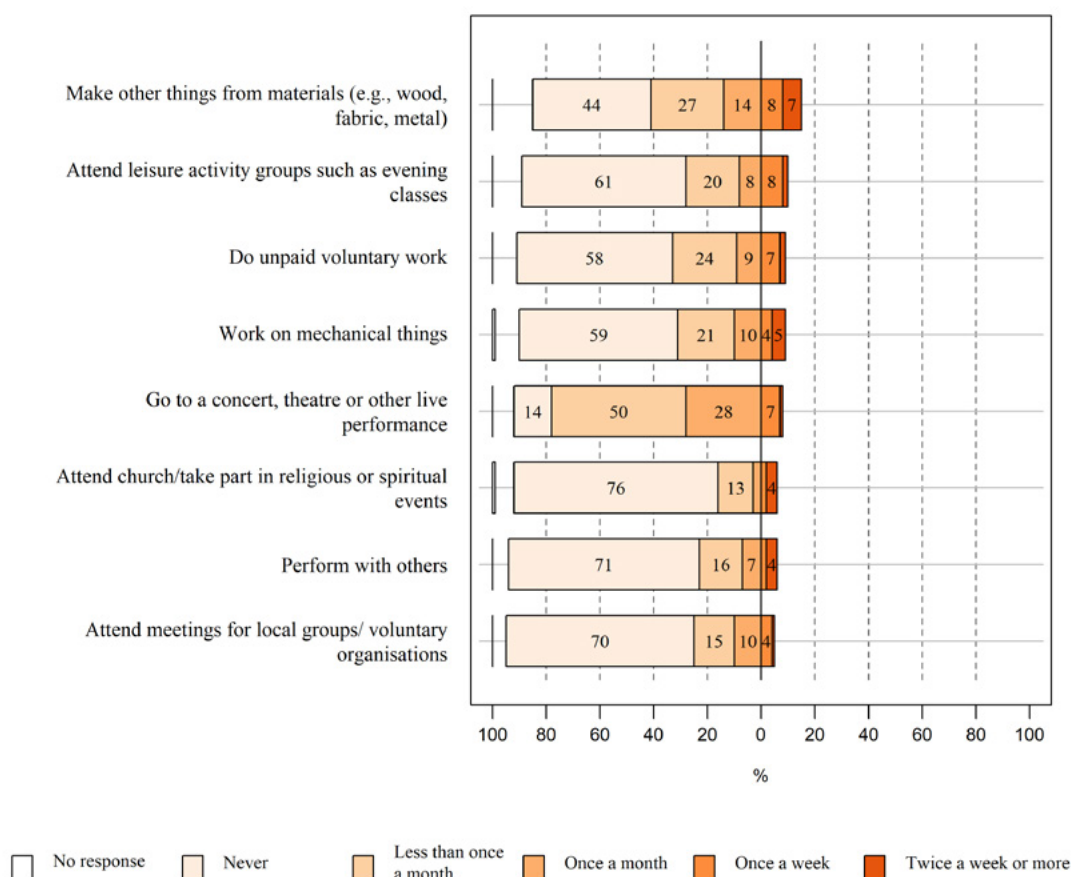


Figure 10 shows that structured activities were less common. In terms of creative activity, writing and visual art occurred more often than working on mechanical things or making things from wood, fabric, or metal—this may reflect the higher proportion of women responding to the survey at age 26.

FIGURE 10 Less frequent leisure activities (n = 323)



Only a fifth felt they had never been bored or had nothing to do over the past year. Fifty-three percent had felt they had nothing to do sometimes over the past year, and 18%, sometimes or quite often. This is much the same picture as at age 20.

Differences related to gender

Young women and men showed some differences in their use of leisure time that also indicate the continuation of some traditional associations with gender, though some convergence also in relation to looking after family members. Table 10 shows these differences, looking at overall participation including twice a week or more to less than once a month.

Young men took part in team sports; young women exercised more on their own, or with others. Mechanical things were more likely to interest young men, and music and the visual arts, young women.

We asked them how often they took part in activities, and Table 10 below reports totals of all those who said they did the activity.

TABLE 10 Gender differences in leisure time use over the past year

Participation in activity	Young women (<i>n</i> = 184) %	Young men (<i>n</i> = 139) %
Sing, dance, or play music on your own	91	57
Exercise with others	84	74
Look after family members	80	71
Make visual art	74	50
Exercise on my own	43	30
Play sport in a team	34	65
Work on mechanical things	30	55
Perform with others	25	34

Differences related to qualification levels

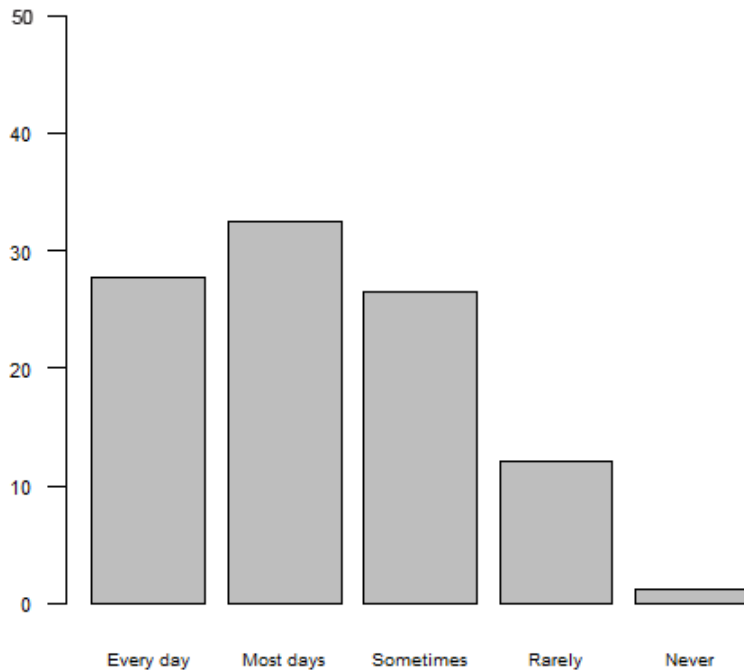
There were no differences in what the young people did in their own time.

Differences related to income levels

The highest-paid had the highest rates of exercising on their own twice a week or more (71%, compared with 50% of those earning \$60,000 or less a year). They also had the highest rate of drinking in a pub, bar, or café—only 8% did this less than once a month, compared with 14% of those earning \$30,000–\$40,000 a year, and 31% of those earning less than \$40,000 a year. A similar pattern was evident in relation to having a meal in a restaurant, café, or pub.

Reading for enjoyment was still common

Low levels of reading enjoyment have been a key indicator of risk of not achieving school qualifications that we have found in previous phases of the Competent Learners study. At age 20 we asked about reading in terms of enjoyment alone: 36% strongly agreed, and 29% agreed that they enjoyed reading. We asked the 26-year-olds about the frequency of their reading for their own enjoyment or interest. Figure 11 shows the spread, with 61% saying they read for enjoyment or interest most days or every day.

FIGURE 11 Frequency of reading for enjoyment or interest ($n = 323$)

Those who hadn't enjoyed reading between the ages of 8 to 14 mostly read only sometimes or rarely—as did a third of those who had enjoyed reading over those earlier years.

Reading material covered a wide range (see Table 11 below). Very few of the cohort read only one genre for enjoyment or interest. On average, they enjoyed around six kinds of written material. Those who enjoyed a wide range of reading material were more likely to read every day (39% of those who enjoyed at least six different kinds of material read daily, compared with 23% of those who enjoyed four to six kinds, and 11% who enjoyed one to three kinds of reading material).

Fiction and news were most popular, followed by short pieces—in blogs or magazines—relating to individual interests. Reading about current affairs and politics was reported by only a fifth.

TABLE 11 Reading genres enjoyed at age 26 ($n = 323$)

Genre	%
General fiction	57
News	57
Blogs about my interests	47
Magazines about my interests	44
General non-fiction	41
Biographies	32
Fantasy fiction	30
History	30
Science	30
Detective/crime fiction	29
Magazines about people	28
Science fiction	25
Romance	24
Adventure/action fiction	24
Blogs about current affairs	23
Short stories	22
Travel accounts	22
Magazines about current affairs	22
Politics	21
Blogs about people	20
Urban fiction	8

Gender differences in reading

Young women and men had similar patterns of how frequently they read for interest or enjoyment. Women generally had a wider range of reading: 51% read at least six different genres or topics, compared with 32% of men. Differences in what they read for enjoyment are shown in Table 12. Science material is the only genre enjoyed by more men than women.

TABLE 12 Genres read for enjoyment—gender differences

Genre	Young women (n = 184) %	Young men (n = 139) %
General fiction	71	40
News	64	48
Blogs about interests	52	40
Magazines about your interests	48	38
Magazines about people	45	6
Romance	40	2
Crime fiction	38	17
Science fiction	34	18
Biographies	28	14
Blogs about people	28	9
Magazines about current affairs—what is happening in the world	27	16
Science	23	40
Urban fiction	12	4

Differences related to qualification levels

How often people read was unrelated to their highest qualification. What they read showed some differences:

- General fiction was read less by those whose highest qualification was a level 1–3 certificate (38%, compared with 57% overall).
- General non-fiction was read most by those with a post-Bachelor's degree university qualification (59%, compared with 41% overall).
- Blogs about interests were read most by those with a post-Bachelor's degree university qualification (61%, compared with 47% overall).

Differences related to income

Action fiction and urban fiction were read most by young people who earned \$30,000 or less a year. Science fiction was read most by those with incomes under \$20,000 a year (36%) and least by those with incomes of \$60,000 or more (15%). Short story reading followed a similar pattern, read most by those with incomes up to \$30,000 (38%), and least by those with the highest incomes (10%).

Science was read most by those who earned more than \$60,000 a year (47%, compared with 26% of others).

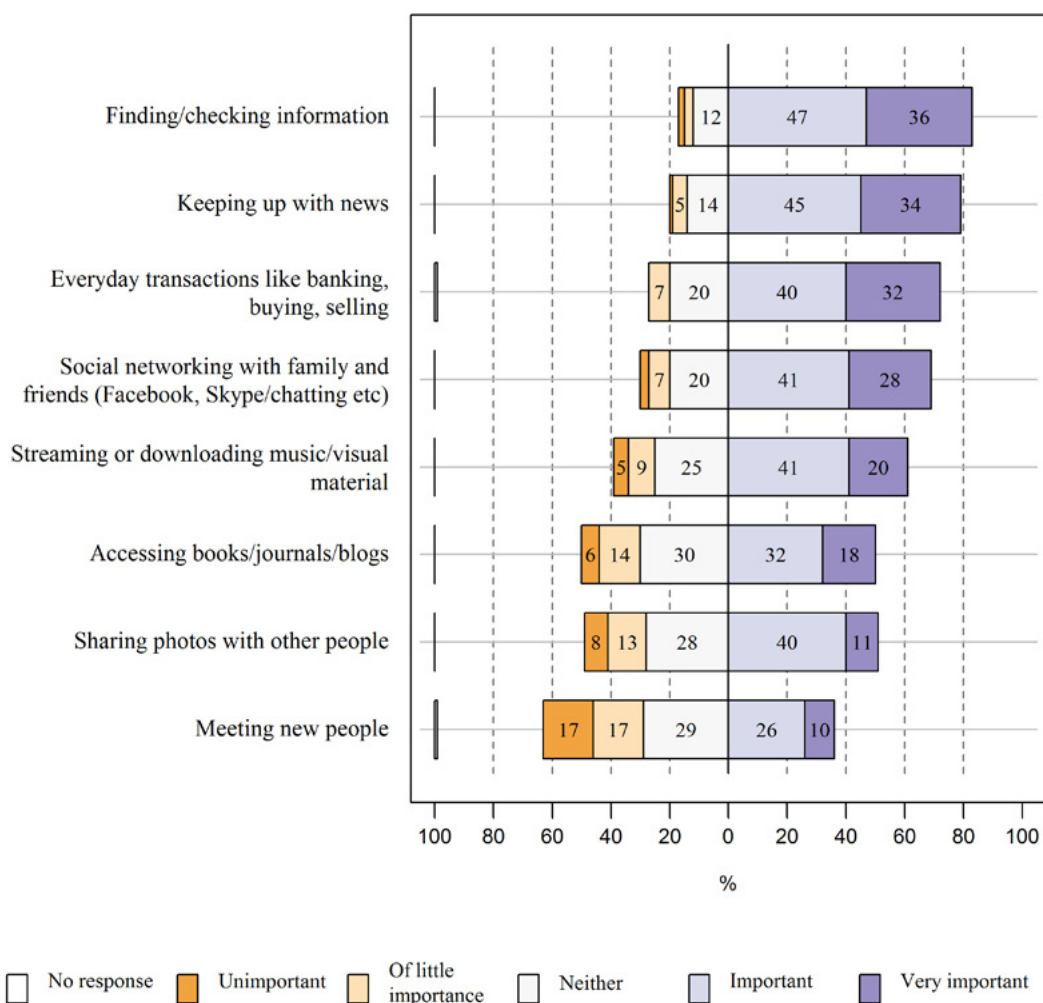
Magazines about people were read more by those who earned between \$20,000 and \$60,000 a year than those who earned less or more than this.

Reading about current affairs was also most popular at either end of the income scale. Magazines about current affairs were read most by those who earned \$20,000 or less (38%; next highest were those earning the most, 24%). Blogs about current affairs were read by 38% of those who earned \$20,000 or less, and 31% of those who earned the most.

Most used the internet

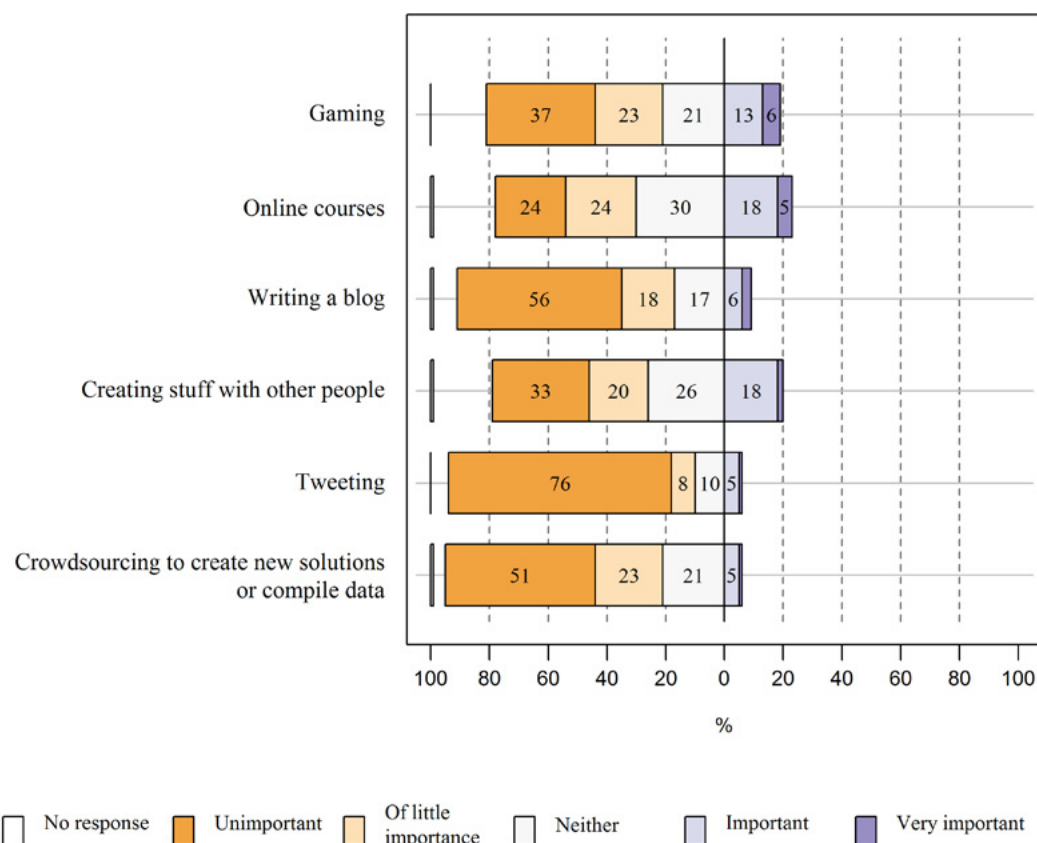
Internet use was very important or important for around two-thirds or more of the 26-year-olds to find things out, bank, buy and sell, and to keep up with family. Around a third also thought the internet was very important or important to meet new people, as Figure 12 shows.

FIGURE 12 **Most important internet uses outside work** ($n = 323$)



However, other uses of the internet that involve more interaction were less important for many of the 26-year-olds, as shown in Figure 13.

FIGURE 13 Interactive internet uses were less important ($n = 323$)



Gender differences

Women used the internet more to connect with others and read; men, to take part in games (we didn't differentiate between solo gaming and games that included others). Table 13 has the details.

TABLE 13 Internet activity—gender differences

Internet activity	Young women ($n = 184$) %	Young men ($n = 139$) %
Social networking with family and friends	79	56
Sharing photos	63	35
Accessing books/journals/blogs	55	42
Gaming	7	35

Highest qualification differences

Just two internet uses showed differences related to highest qualification level.

- Finding or checking information was very important or important to 31% of those with no qualification, compared with 85% of others.
- Accessing books, journals, or blogs was most important to those with a post-Bachelor's degree university qualification (69% thought this very important or important to them, compared with 47% of others).

Income differences

The higher their income, the more important it was for young people to be able to use the internet for everyday transactions (45% of those earning over \$60,000, compared with 20% of those earning \$20,000 or less).

7.

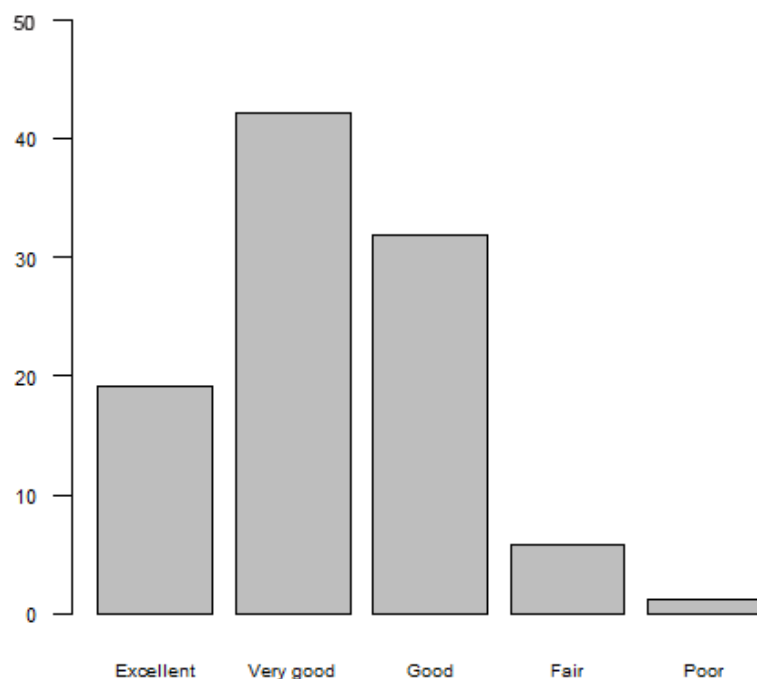
Health and wellbeing

Good health was very important to most of the young adults. We wanted to see whether physical and mental health changed between age 20 and age 26, including behaviours and experiences that are associated with wellbeing, or the converse, harm. The picture is mixed.

Most are healthy at 26, but around a fifth have health problems or experience injury

Most of this cohort reported that they were in good health or better, as Figure 14 shows.

FIGURE 14 **General health**



However, 24% had a health problem requiring ongoing care at least sometimes or more often over the past year, more than the 15% who reported this at age 20. Twenty-two percent had been in an accident or injured at least sometimes or quite often in the past year.

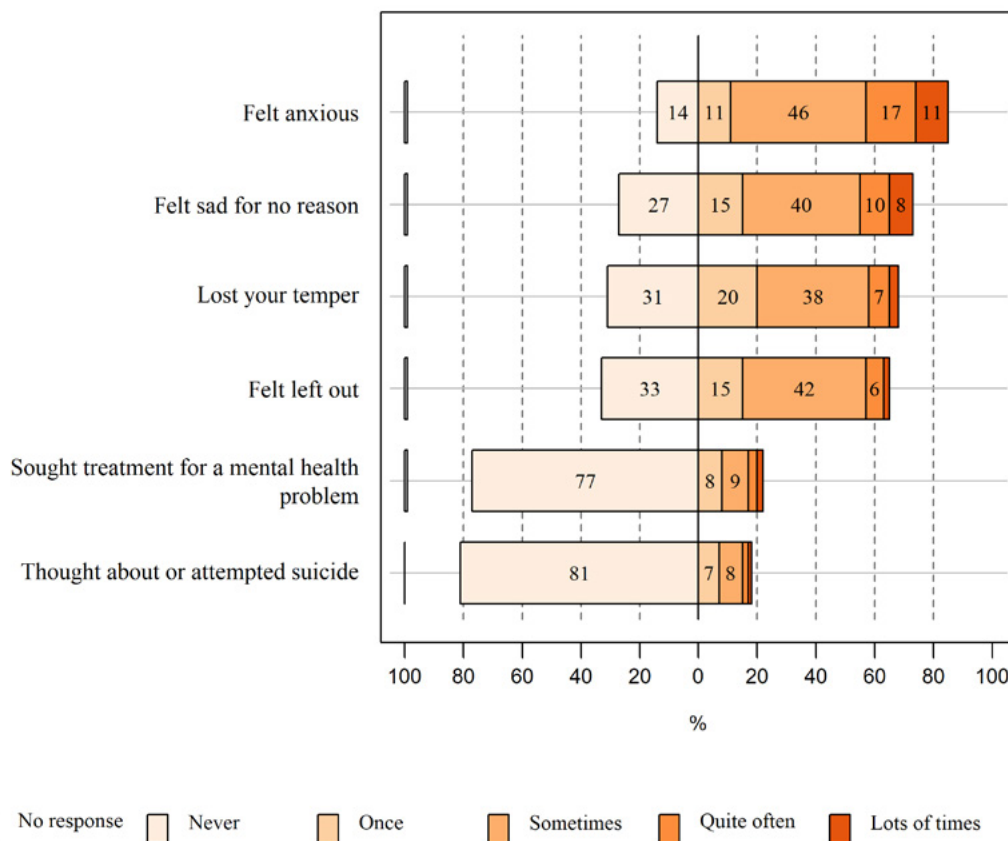
More seek treatment for mental health

Overall, most of the young people thought they were happy with their life (34% were very happy with their life, and 40% were happy). Fifteen percent felt neutral about their life, and 2%, unhappy. Nonetheless, 22% of the young people had sought treatment for a mental health problem over the past year, up from 14% when they were 20. This may indicate that some experience more difficulty as they make their own way as adults, or that earlier experiences leave marks that become deeper over time. It could also reflect the growing openness about mental health and emphasis on the value of seeking help in the same way as one would seek help for physical issues.

Most have experienced feeling sad for no reason, and only 14% had not felt anxious at some time over the past year. Around two-thirds of the 26-year-olds had also felt left out at least once over the past year, much the same as at age 20. Almost half lost their temper at least sometimes.

Figure 15 also shows that 19% had thought about or attempted suicide at least once in that time, with 2% thinking about it or attempting it quite often or more. These figures are much the same as when the cohort was 20.¹¹

FIGURE 15 Mental health at age 26 ($n = 323$)



¹¹ There is a useful discussion of the complex picture behind suicidal thoughts and suicide in Gluckman (2017).

Gender differences

Young women and men gave similar reports of their overall health, and mental health. However, 56% of the young women had never had health problems in the past year requiring ongoing medical care or hospital visits, compared with 67% of young men. More young men reported injury or accident over the year: 59%, compared with 40% of young women—perhaps related to young men playing more team sport. Young women reported more anxiety: 34% quite often or lots, compared with 21% of young men.

Qualification and income differences

Young people with university qualifications were somewhat more likely than others to describe their general health as excellent or good (68%, compared with 52% of others).

General health was income-related, with 58% of those on the lowest incomes reporting they had had health problems requiring medical care or hospital visits over the past year, falling to 26% of those with the highest incomes.

Experiences of hassling or bullying and pressure

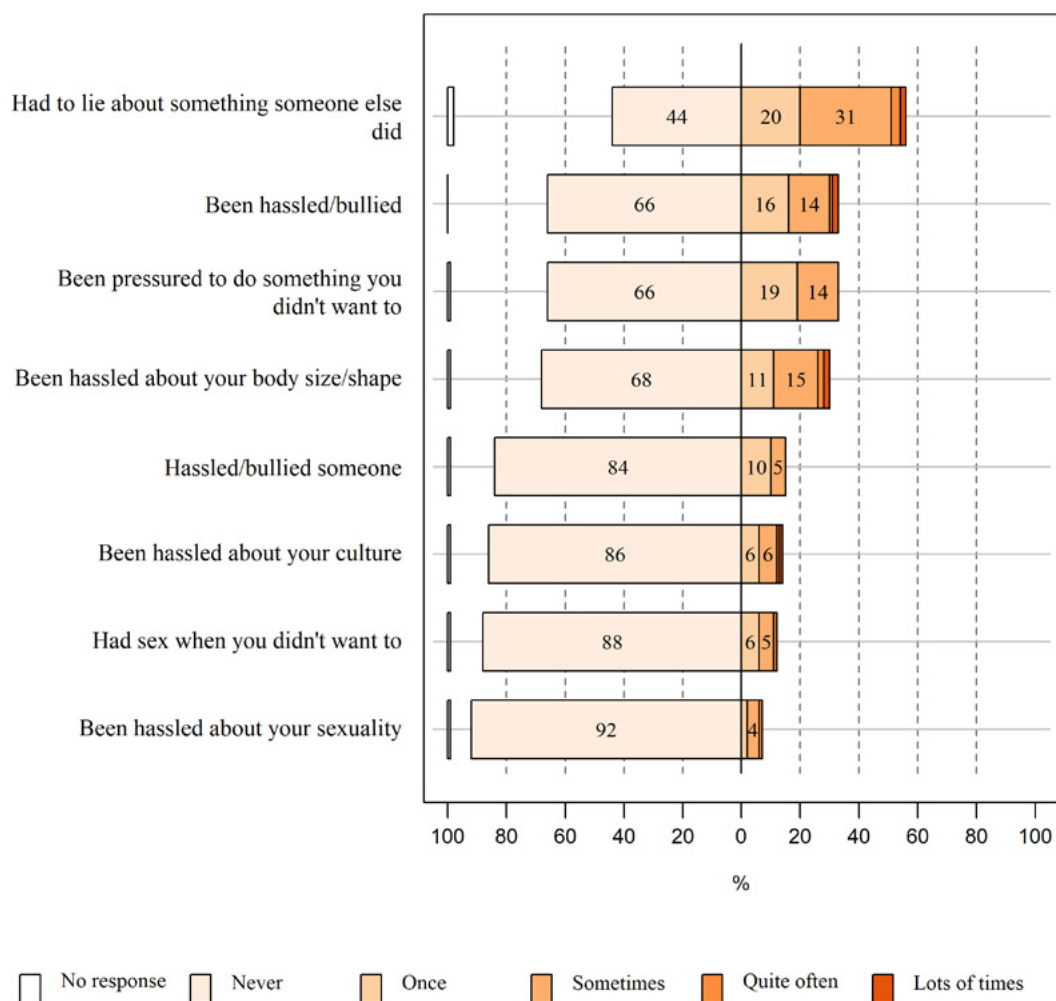
Frequent hassling or bullying was uncommon, but around a third had experienced at least one incident of being hassled or bullied over the past year, generally, or for their body size or shape, culture, or sexuality.

Figure 16 also shows being hassled about body shape or size occurred more than being hassled about culture or sexuality. This group has more Pākehā/Europeans than nationally, which may account for the lower proportions reporting being hassled about their culture. The patterns here are much the same as they were when the cohort was aged 20.

There were some changes in the other items in this set since age 20. A third had felt pressured to do something over the past year, less than the 47% who said this at age 20. Fifteen percent also reported that they had hassled or bullied another person at least once in the past year, lower than the 24% who said this at age 20. Just over half felt they had to lie about something that someone else did, a reduction from the almost three-quarters at age 20.

Similar proportions of men and women, 11% in total, had sex when they didn't want to, about the same proportion as at age 20.

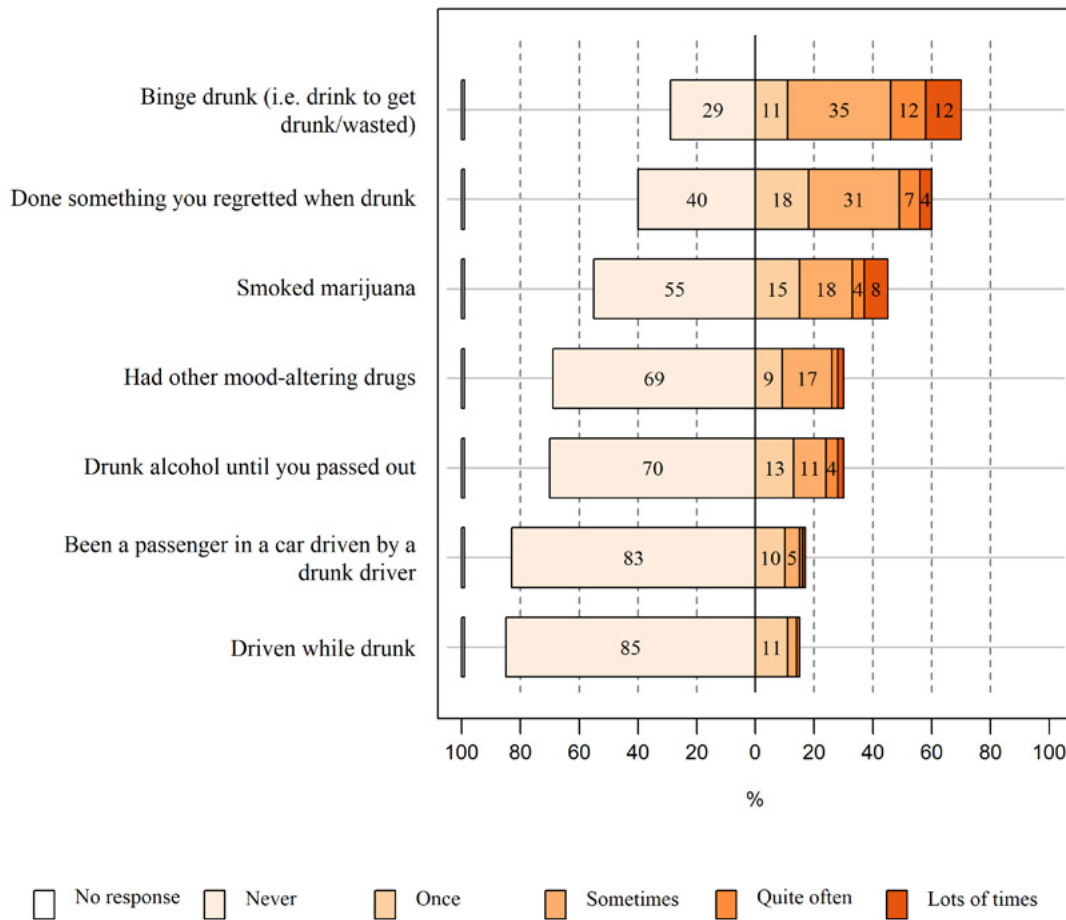
FIGURE 16 Experiences of hassling and being pressured (n = 323)



Alcohol and drug use continues but is more tempered

Figure 17 shows that many of the young people had done something they regretted while drunk, or had drunk to get drunk (binged) in the past year. It also shows that most were cautious about the effects of alcohol on driving. Just under half had smoked marijuana at least once, and around a third had taken other mood-altering drugs.

FIGURE 17 Alcohol and drug use ($n = 323$)



Compared with when they were 20, the cohort was more careful around being driven by a drunk driver (83% had never been a passenger with a drunk driver, compared with 73% when they were 20). At age 26, more had not done anything they regretted while drunk (40%, compared with 30% at age 20), and 29% had not binge-drunk, compared with 23% at age 20. More of the young people had not used marijuana (55%, compared with 48% when they were 20) over the past year.

Perhaps related to the overall picture of somewhat more care around the use of alcohol, and the more settled picture of relationships, only 8% had got in trouble with the police over the past year, compared with 20% at age 20. Thirteen percent had been in a physical fight, compared with 29% at 20.

Gender differences

Table 14 shows differences in behaviour and experiences relating to gender. More young men were drinking and taking drugs, and putting themselves in vulnerable situations—such as being driven by a drunk driver, or pressured to do something they didn't want to do. More young women felt tension at home that resulted in arguments or fighting.

TABLE 14 Behaviour over the past year and gender differences (*n* = 323)

Behaviour—once or more	Young women (<i>n</i> = 184) %	Young men (<i>n</i> = 139) %
Fought or had arguments with someone at home	77	61
Smoked marijuana	38	53
Been pressured to do something you didn't want to do	29	39
Drunk alcohol till you passed out	23	39
Unprotected sex—lots ¹²	13	26
Passenger in car with drunk driver	12	21
Hassled/bullied someone	10	22
Driven while drunk	10	21
Been in a physical fight	9	18
Got in trouble with the police	3	15

Qualification and income differences

One or more experiences of being in a car with a drunk driver over the past year was most common for those without a qualification (61%), as was being in a physical fight (46%).

Income showed no relationship with behaviour.

¹² This raises the question of whether young men and women were interpreting “unprotected sex” differently, or had different behaviours. We can't tell from our data.

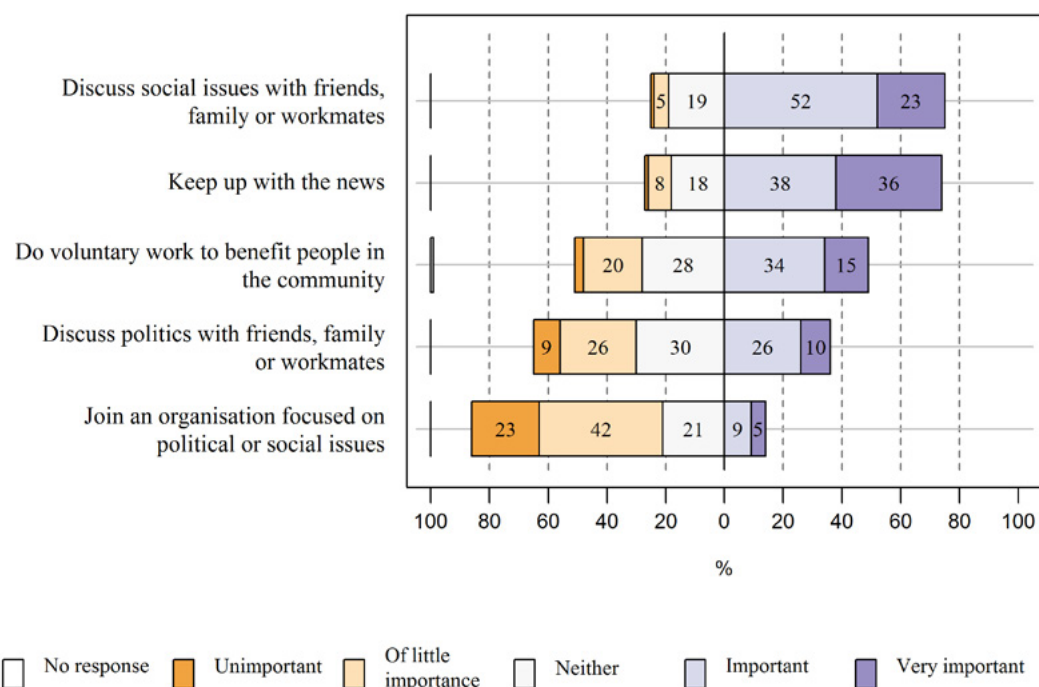
8.

Views of New Zealand and the world

Discussion and participation around social issues and politics is largely informal

The preference for informal activity over organised activity that we described in Sections 1 and 2 is also evident in how the young people formed views about social issues and politics, with more discussion of social issues than politics, shown in Figure 18. Just under half thought voluntary work to benefit others in the community was important or very important.

FIGURE 18 Participation in and talk about the wider world (n = 323)



Most vote in general elections

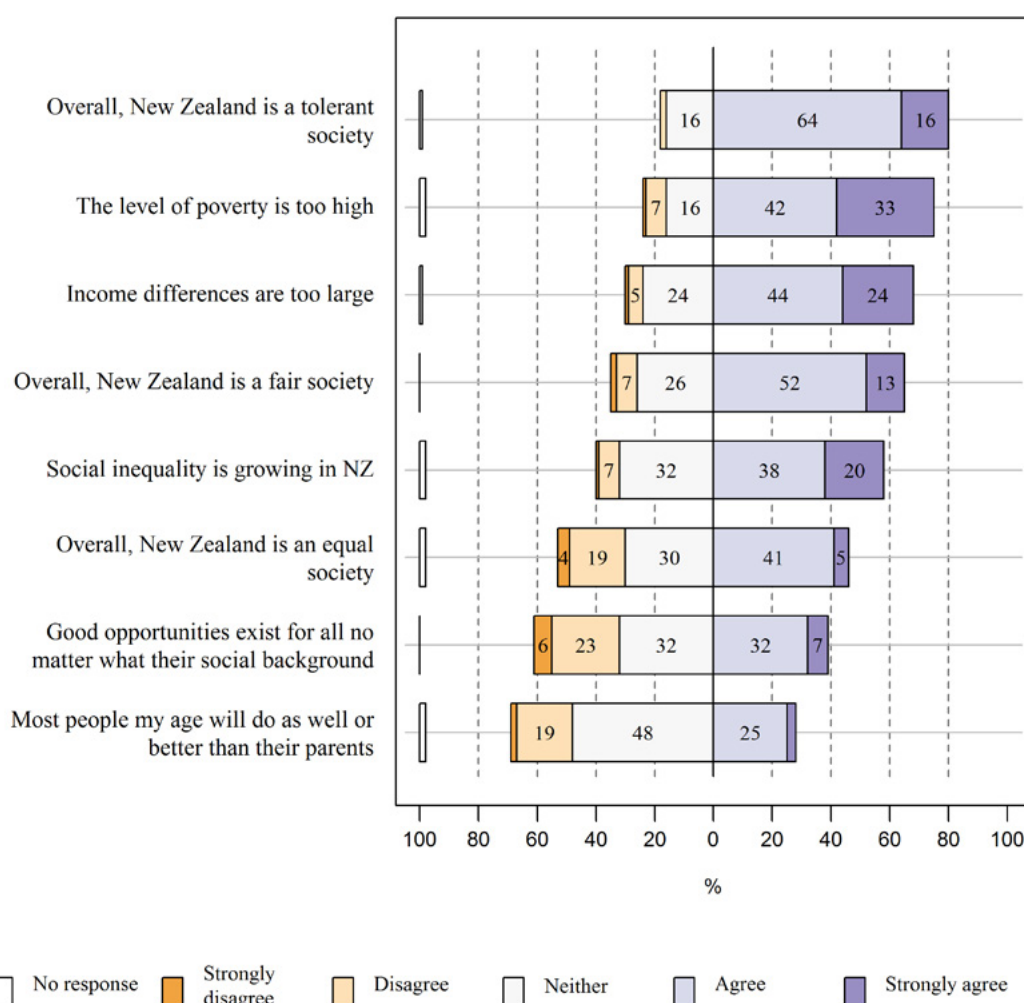
As 20-year-olds, 76% had voted in the 2008 general election. Returning when they were 26, we asked them about voting for the 2014 general election. We asked those we talked to before the election if they were planning to vote; and after the election on 20 September, if they had voted. Voting was slightly lower: 71% had voted or intended to vote. This may be related to the higher proportion living overseas at age 26.

There was a stronger sense than at age 20 that it was important to vote and “to have my say”, perhaps because the Government had been in power for 6 years and was now a known quantity, perhaps because most had moved beyond study to full-time work, some were parents, and—judging by their answers on where they would spend most of their life—most expected their future would include children.

What about those who didn’t vote or didn’t plan to vote? The main reason was that it was not a priority: people were unaware or forgot there was an election, or were overseas or caught up in other things (39% of those who didn’t vote or intend to). Just over a third did not know how to vote, were not enrolled, couldn’t get the online system to work if they were overseas, or lacked transport to get to a polling booth. Fourteen percent of those who didn’t vote did not know who to vote for, particularly those living overseas. Only 8% felt there was no point in voting because their vote would make no difference.

Mixed views about New Zealand

Most of this cohort saw their country as tolerant, and many saw it as fair. But Figure 19 shows that most also saw a poverty level that was too high, and income differences that were too large. Just over half saw social inequality growing. Slightly more thought that most people of their age would do as well or better than their parents than thought they would not. Young adults who thought New Zealand was an equal, fair, and tolerant society were less inclined than those who were less sanguine about New Zealand providing equality and tolerance to think there were issues with social inequality and poverty.

FIGURE 19 Views of New Zealand (*n* = 323)

We also asked if people had any additional comments about New Zealand society. A few noted that they had given neutral answers because they had not been in New Zealand for some years; a couple of these said their impressions came from Facebook, though one read the *New Zealand Herald* daily. Thirty compared New Zealand favourably with other countries, particularly with regard to quality of life, opportunities, safety, and openness. Fifty expressed some unease: about growing inequality, poverty, fewer opportunities, or ethnic friction. A few were critical of the poor.

We wondered whether the perceptions of those who thought they would not live in New Zealand would differ from those who saw their future here. Only one difference was evident: 54% of those who saw their future beyond New Zealand thought New Zealand was a fair society, compared with 71% of those who saw their future here.

Around a third were not committed to living in New Zealand

All but 16% of the young people had travelled to other countries by the time they were 26. Mainly they went to holiday (64% of all the group). Work attracted 34%; other purposes included seeing the world, seeing friends and family, and 11% went overseas to study, and 3% to work as volunteers, to take part

in sports or music competitions. Just under half had made more than one trip overseas since they left school.

Some spoke of the attraction of cultures or people who were different from those they had grown up with, or of getting beyond their “comfort zone”, or simply needing a break from routine.

The median time they had spent overseas was not long: 5 months. However, 23% had spent from 9 months to 2 years overseas, and 16% more than 2 years. The longer they went, the more it was to work, see the world, or study.

Many saw themselves spending most of their adult life in New Zealand (63%). It was home, their family was here, and their work. They saw it as the place they wanted to raise their children in. Some spoke of their enjoyment of Wellington, or the wider New Zealand landscape; some of the relative social peace of New Zealand.

It's my home, I'm comfortable and the family's here.

I like Wellington and my job. I've no desire to leave.

I've been to quite a few countries and New Zealand is a great country, we have it good here. Quality of living is great.

When I think about raising a family, it will be back home.

A further 25% were unsure, largely because they saw the course of their life shaped by work opportunities or relationships.

I might move to the UK, I have family over there and a work visa, would like to seek other work opportunities.

I know I have to go overseas for my career, so it depends whether there is a job for me to come back to or not.

Have lots of buddies in Melbourne and more opportunities there.

Sometimes they were unsure because they had yet to travel, and to see what life outside New Zealand tasted like.

Twelve percent thought they would not be spending their adult life here, mainly because of work opportunities—particularly in specialist roles—because of family or partner, and—for a few—more variety in sporting or cultural experiences, or warmer weather.

The music opportunities here, especially in the music I specialise in.

I've set myself up in Australia. I've bought a house and have a girlfriend.

Way better opportunities, more money, I feel I've outgrown New Zealand.

I'm in a niche field, will probably have to move overseas to get work.

Almost all of these had travelled overseas since they left school. Over half had spent more than 2 years out of New Zealand, compared with 14% of those who were unsure where they would make their future, and 8% of those who saw their future in this country.

It was work that most gave many of these young adults the ground and purpose for a future beyond New Zealand. More of those who saw their future overseas had worked overseas (67%, compared with 39% of those who were unsure whether their future lay in New Zealand, and 36% of those who thought it did). The work they did varied, but there was a higher proportion among those overseas of those working as technicians and in trades, in community and personal services, and with either Bachelor's degrees or level 1-3 qualifications.

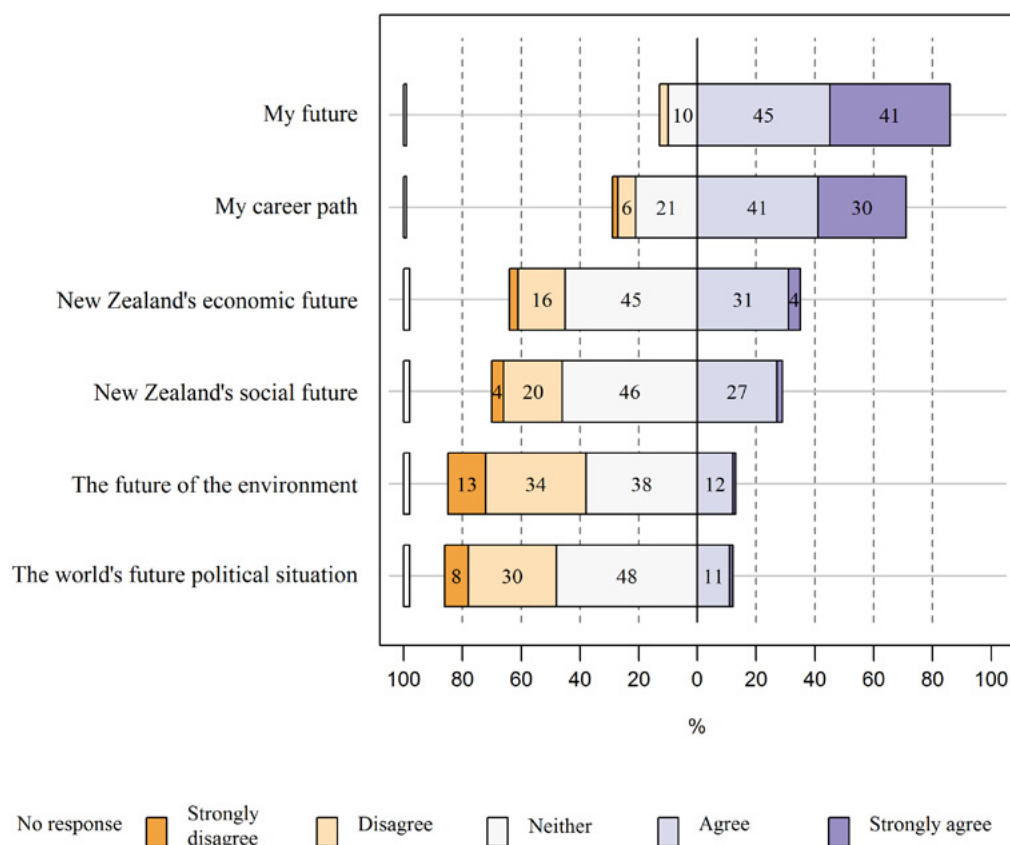
Those who thought they would spend their adult life away from New Zealand were also somewhat more likely than others to have studied overseas (24%, compared with 19% of those who were unsure, and 13% sure that their future lay here), and to have travelled to spend time with friends and family (33%, compared with 27% of those unsure, and 24% of those intending to stay here).

High levels of personal optimism but not about the wider world

Most of the young people were optimistic about their own future (86%), and many optimistic about their career path (71%). These levels of optimism are much the same as they were when they were 20. Their optimism for themselves was not matched by their optimism for New Zealand, the world political situation, or the environment, as Figure 20 shows. Around two-fifths or more expressed neutral views about the wider world, which may reflect less certainty that they know enough about it than about their own situation.

Compared with when they were 20, they were less optimistic about the world's future political situation (12% expressed optimism, compared with 30% in 2009), and about the future of the environment (13%, compared with 26% in 2009). Their views about New Zealand's economic future were much the same, however. Our question about the country's social future was a new one when they were 26.

FIGURE 20 Optimism levels ($n = 323$)



Gender, qualification, and income differences

There was only one gender-related difference here. Somewhat more young men agreed or strongly agreed that New Zealand is a tolerant society (87%, compared with 76% of young women).

The highest optimism about their own career path was amongst those with a Bachelor's degree or level 4–6 certificate or diploma. The least optimistic about the future of the environment were those with a post-Bachelor's university qualification.

Those on the highest incomes had the most optimism about their future (63% strongly agreed they were optimistic about this, 45% of those earning between \$40,000 and \$60,000, and 30% of those earning less), and about their career path: 50% strongly agreed they were optimistic about this, compared with 26% of others.

The highest income group was also the most optimistic about New Zealand's economic and social future.

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Concluding comments

These New Zealanders were born in 1988–89. Many stayed at school longer than their parents, and more continued their formal education after school, often combining study with employment. Their pathways into adulthood were accompanied by debt for study rather than debt in the form of mortgages, as it often was for previous generations who married and had families earlier, when there were more affordable housing options.

But this cohort was largely optimistic for themselves—if not for the world around them. Most were sustained by friendships and family, and many had intimate partners. Though having children was (only) very important to a minority, a fifth of the women were already mothers.

At age 26 they had more stable friendships and less risky behaviour than at age 20. However, more were seeking help for their mental health than when they were 20—perhaps because of more social awareness and openness around mental health. Around a third had experienced hassling or bullying at least once in the past year. New Zealand school students report higher rates of bullying at school than most other OECD countries, and it seems that bullying continues in the adult worlds of work, recreation, and relationships.

Though we often now talk of gender roles as “traditional” rather than current, it is striking that it was gender rather than qualification or income levels that was more likely to be related to differences in how these emerging adults spent their time, related to others, and what they valued—raising some questions about why this is so.

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